A PLACE TO CALL HOME

UNITED
ROOMS
MUTUAL ST.
PARKING

HOUSING SOLUTIONS FOR
LOW INCOME SINGLES
IN ONTARIO

87-04712/

This report was prepared under contract to the Ministry of Housing, Province of Ontario. Points of view, recommendations or opinions contained in this report are those of the author.

A PLACE TO CALL HOME:

HOUSING SOLUTIONS FOR LOW-INCOME SINGLES IN ONTARIO

Report of the Ontario Task Force
on Roomers, Boarders and Lodgers
to the
Honourable Alvin Curling, Minister
of Housing

December, 1986.

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Ontario

Task Force on
Roomers, Boarders
and Lodgers

Groupe de travail sur
les personnes en pension
et les locataires de chambres meublées

Commissioned by the
Honourable Alvin Curling
Minister of Housing

Institué par
l'honorable Alvin Curling,
ministre du Logement

December 26, 1986.

The Honourable Alvin Curling
Minister of Housing
777 Bay Street
Toronto, Ontario
M5G 2E5

Dear Mr. Curling,

I am pleased to submit the report of the Task Force on Roomers, Boarders and Lodgers. We effectively commenced our work on April 28th, according to the following terms of reference:

"To examine the issues related to both the supply and regulation of roomer, boarder and lodger accommodation in Ontario, and to propose measures to:

- ensure an adequate supply of affordable, accessible accommodation for low-income single individuals, including those requiring or preferring rooming and boarding house-style accommodation;
- develop and ensure adequate standards in accommodation and tenant protection;
- respond to specific areas of need wherever they occur in Ontario including the burgeoning problem of the homeless."

We have been able to explore these issues: supply, regulation of standards, protection for occupants, and specific local needs in a substantial amount of detail, thanks to the assistance we received from interested people right across the Province.

In developing solutions we have ranged far beyond our original terms of reference in order to do our job properly. In addressing security of tenure of roomers and boarders, we have had to consider how well the whole landlord and tenant protection apparatus is operating. In tackling increased supply, we have found it essential to examine barriers to a variety of housing types and occupancy patterns. In assessing the suitability of current programs to meet low-income singles' needs, we have had to review the entire array of current housing activities in some detail.

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The recommendations in our report go far beyond the immediate concern with some 184,000 roomers, boarders and lodgers in Ontario to address some of the deepest problems which affect the lives of over 420,000 people in this Province.

This is a big and a complex subject area; we have tackled the toughest issues and produced new information on many subjects. There are naturally aspects of the topic that could have been studied further, given time and resources to do so. In these instances, we have tried to set out a research agenda for the future. We have made a number of proposals which will avoid the need for future studies in this field to start from scratch.

In conclusion, we would like to thank you for giving us the opportunity to examine such an interesting and vital field. We would like to thank the staff of the Ministry of Housing, the Ministry of Community and Social Services, the Ministry of the Attorney General and other Ontario ministries who contributed so much time, advice and information to the work of the Task Force.

We are especially grateful to the members of the External Advisory Committee and the Technical Advisory Committee, who took a continuing interest in this project. Above all, we would like to express our appreciation to the many individuals and groups presenting briefs to the Task Force and the hundreds of people who took part in our hearings. They have made an invaluable contribution to the advancement of opportunities for roomers, boarders and lodgers, and for low-income singles as a whole.

Yours sincerely,

Dale Bairstow
Chairman

David Crenna
Senior Policy Advisor

ACKNOWLEDGEMENTS

Many people contributed their time and efforts to the production of this report and the related technical and information papers. Special mention should be made of Lindia Schop, Helen Mann and Pamela Evans who typed the final manuscript, putting up with many revisions and contributing long hours of attentive work.

During the summer months, we were lucky to have the services of Deborah Cowman, Stephen Endes, Barbara Schnick and Alison Wolfe who helped organize the Task Force hearings across the province, and assembled a wealth of information from many sources. Dallard Runge, on loan from Canada Mortgage and Housing Corporation, managed the landlord survey. Barbara Schnick also contributed to this report by searching and checking innumerable information sources. Rick Chard took the photos which appear in front of each chapter and on the cover.

There are many others who assisted us. We acknowledge their efforts and thank them too, even if there is not space to mention everyone individually.

Naturally any errors which remain in this report are our responsibility alone.

EXECUTIVE SUMMARY

THE SUBJECT

This is the first comprehensive review of the needs of roomers, boarders, lodgers and homeless people across Ontario. It is also concerned with housing for low-income single persons.

The information and policy recommendations in the report are the result of seven months of research, public hearings and consultation; it reflects over a hundred local briefs and letters and the involvement of over 500 interested, knowledgeable people.

A "roomer" is a person who rents a single room, while a "boarder" receives meals in addition. A "lodger" can be either a roomer or a boarder. Roomers, boarders and lodgers have many similarities with the rest of Ontario's population. They also share some common problems: lack of housing choice, lack of legal protections and a legacy of past governmental inattention to their problems.

People who live in rooms are not currently a major political force in Ontario, although their awareness is growing. This report is intended to offer practical solutions and to spark an active debate about their future.

MAJOR THRUSTS OF THE REPORT

Five key groups of actions dominate this report:

- measures to offer and enforce legal and practical protections to homeless persons and to roomers and boarders so that they can obtain housing and not be evicted from it without justification;
- measures to keep private owners and operators of rooming and boarding accommodation in business by helping protect them against certain extraordinary risks they face, and by assisting with certain key aspects of rooming and boarding economics;
- measures to increase dramatically the supply of accommodation that is available for $300 a month or less so lower-income singles can have enough money left over for other essentials of existence, and so that public subsidies for low-income singles housing can be minimized;
- a measure to supplement the incomes of those who cannot afford even the cheapest accommodation, in a way that will not drive up the rents of available housing;

- measures to gear the housing system in Ontario to the needs of low-income singles and of single persons generally.

PROTECTING THE HOMELESS, ROOMERS AND BOARDERS

At present there are probably between 10,000 and 15,000 people across Ontario living in temporary and unsatisfactory hostel accommodation, or living on the streets.

While there are many agencies which seek to help these people, there is no advocate for their needs at the provincial level. Local efforts are often fragmented and inadequate. Certainly, the continuation of present policies will not reverse the trend to homelessness nor eliminate it.

A five-part plan to protect homeless people is presented here; it includes:

- actions to obtain shelter for even the most difficult-to-house of street people, including a hostel in each locality committed to turn no one away, an aggressive advertising campaign to place homeless people, free transportation to shelters, and a form of protective custody for those in danger of freezing to death;
- a capital-financing program to improve the conditions in hostels to at least a tolerable level over the next five years;
- modifications to welfare rules and to Public Housing criteria to help ensure that homeless people can gain access to permanent housing;
- appointment of provincial and local co-ordinators for services to the homeless; and
- a long-term plan to prevent homelessness by providing enough affordable housing and by improving access to this housing for the poor.

Roomers and boarders all too frequently become homeless because they are evicted for arbitrary reasons.

A four-point action plan is required to give roomers and boarders equal status with tenants of self-contained accommodation:

- they should be included under the Landlord and Tenant Act with a few exceptions;

- they should be able to obtain remedial action much more quickly than is generally possible under the cumbersome District Court process... Landlord/Tenant Courts and other streamlined procedures are required;
- they should be able to find legal and other problem-solving help in their own communities and to exhaust informal channels before having to go to court;
- they should be fully protected against rent "gouging".

Roomers and boarders often have to put up with substandard living conditions: as many as 38,000 may be in this situation across the province.

A substantially different system for licencing and inspecting rooming and boarding accommodation is required, with clear provincial accountability. The present system involves extensive regulation with very modest benefits where it matters. It applies variably across the province and serves mainly to create hundreds of illegal rooming and boarding operations. Province-wide standards coupled with consistent province-wide inspection processes are in order.

KEEPING PRIVATE OWNERS OF ROOMING AND BOARDING ACCOMMODATION IN BUSINESS

According to our estimates, between three to five owners of rooming and boarding accommodation left the business every day over the past decade. A survey of present owners shows that about a third plan to follow their example over the coming few years.

There is very little point in providing security of tenure to roomers and boarders if those who rent to them are disappearing from the scene. Added regulation of this stock will, in the absence of any countervailing factors, accelerate the process of loss.

Owners of rooming and boarding accommodation have very little recourse when their residents skip out without paying rent, cannot afford to cover back rent, or damage the property: such occupants rarely have money and cannot be pursued through the courts successfully.

As a strong signal that it wants to retain the present privately-owned rooming and boarding stock which offers quality accommodation, the Government of Ontario should assume some of the risks currently borne by owners and operators of this affordable housing. An insurance fund of up to $10 million should be established to underwrite rental losses and damages to property within defined limits. As well, the Province should assist rooming and boarding landlords either to obtain or to organize a co-operative venture on property and liability, fire and mortgage insurance.

When private landlords are having real difficulties with certain roomers and boarders, they should have fast access to means for resolving disputes and for securing appropriate court orders.

Finally, rooming and boarding-house owners need additional help with legal education, training in property management, and support to organize themselves so that they can do an effective job of presenting their views.

INCREASING THE SUPPLY OF AFFORDABLE HOUSING DRAMATICALLY

Over the next two decades, we estimate that between 121,000 and 380,000 additional living places will be required for people who need to live on their own, share accommodation with other unrelated people, rent a room, or board. Between 349,000 and 485,000 persons in all are going to have a need for housing assistance of some kind.

The most expensive and wasteful way to produce housing for lower-income single people would be to build it. Such an approach could cost from $7.7 billion to $10.7 billion in capital, and between $385 million and $535 million annually to operate.

There are 54 spare rooms for every homeless person in Ontario, and two spare rooms for every low-income unattached individual, in the existing stock of single detached and attached housing. While many people will not want to make this space available for personal reasons, others will.

Current barriers to the much fuller use of the extra space in dwellings already constructed must be substantially reduced, in a way that preserves the character of existing neighbourhoods. This can be achieved by adding to the numbers occupying dwellings, a few to each unit, and by making use of underutilized buildings and lands away from established residential areas for constructing larger singles projects.

The action plan for making fullest use of the tremendous resource which is the existing stock includes:

o elimination of ostensible restrictions on more than a few unrelated persons sharing, in favour of occupancy limits truly related to health and safety requirements, rather than social stigma;

- provision of incentives for increased house-sharing, coupled with assistance to improve privacy in shared housing financed by interest-free loans;

- incentive grants to municipalities for the approval of singles housing desired by individual property owners.

In addition, several innovations are available to increase production of new housing for singles, including revisions to the Building Code, the Condominium Act, and to practice in the development of institutional -- church, school, etc. -- lands.

SUPPLEMENTING THE INCOMES OF THOSE WHO CANNOT AFFORD SINGLES ACCOMMODATION

Because they are on welfare, working only part-time, going to school or working in marginal jobs, some 313,000 people in Ontario are receiving incomes below the "poverty line"... an income required to maintain a minimum standard of living. These people, and others with higher incomes living in large urban centres, probably cannot afford adequate housing without paying too much of their income for it. For example, a $12,000 a year income is required to afford a single room currently advertised in Toronto, nearly $2,000 higher than the poverty line.

We explored three different ways of overcoming this problem: giving these people housing at rents below cost; providing more income via welfare; and offering a new type of assistance, specifically targeted to those with housing affordability problems.

Because single persons under age 60 have traditionally been excluded from housing offered by the government at rents geared to their income, it would take a long time to provide even a basic level of service by this means.

Increasing welfare rates would probably be desirable in itself, but it would do nothing for those who want to continue to work, even at low-wage jobs, and yet need help with their rent.

The preferable way of addressing this need would be to give low-income single people rental assistance to cover all or most of the difference between their rent and an acceptable proportion of their income. We believe about 97,000 Ontario singles would be eligible for such a program and that the cost of helping them in this way would be lower than any other alternative. Such a program could run as high as $65 million a year, but would likely cost about half this amount, based on experience in five other provinces with similar techniques.

Social housing production geared to specific groups and markets and Rent Review are natural complements to such a program, insuring that the maximum benefits are retained by those in need.

GEARING THE HOUSING SYSTEM TO NEEDS OF LOW-INCOME SINGLES

Low-income single persons below age 60 or without some sort of "special need" have been excluded from a wide range of housing assistance programs in the past. Recently, the Government of Ontario has moved to correct this situation by providing allocations geared to singles, the homeless and the "hard to house".

This report proposes to build on this new recognition of singles' needs by:

o ensuring that the appropriate information is available for future program planning;

o tying together housing and support services required by low-income singles more effectively;

o ensuring that low-income single persons can compete for all available program benefits;

o aligning methods and organizations for actually giving assistance in ways that will reach out to single persons where they are, rather than requiring them to find their own way.

The report concludes by noting the benefits for the whole of Ontario society when rights are no longer denied and social problems are addressed with determination and creativity.

CHAPTER 1

INTRODUCTION

CHAPTER ONE: INTRODUCTION

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CHAPTER ONE: INTRODUCTION

1.1 The Origins of this Report

This is the first comprehensive review of the needs of roomers, boarders, lodgers and homeless people across Ontario.

Municipal and provincial officials have expressed growing concern at housing market conditions which literally push some of those least able to cope with life onto the streets. Tenant advocates and legal aid clinics have protested continuing lack of legal protection for roomers and boarders which permits them to be evicted at a moment's notice. Planners have prepared numerous reports identifying the steady loss of affordable urban housing. Owners of legal rooming and boarding houses have decried the imposition of still further regulations on an industry which they feel to be overburdened already... and many plan to join the exodus from this field.

These broad trends and public policy issues were the fundamental reasons for creating this Task Force. There was a more immediate, procedural reason arising from the reform of rent review. The Commission of Inquiry into Residential Tenancies, in its report of August 1984, was unable to arrive at specific means for dealing with rooming and boarding accommodation. This study offered some useful general principles to follow. But it left open the question of what, precisely, should be done.*

1.2 How this Report was Prepared

Seven months of research, public hearings, meetings, debate and reflection have gone into the preparation of this report and the various technical and information documents which support it.

The Task Force visited ten major urban centres where problems of rooming and boarding accommodation seemed to be most acute. We held public hearings which involved some one hundred presentations and briefs and about 500 participants.**

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* Stuart Thom, Report of the Commission of Inquiry into Residential Tenancies, (Toronto: Queen's Printer for Ontario, 1984), pp. 205-207

** See Annex A.

Three advisory committees worked with us throughout the process of preparing this report, meeting monthly or as required, to provide both policy and technical advice. These included tenant advocates, rental property owners, municipal officials, senior Provincial and Federal officials, and other experts.* We sent survey forms to 1,000 rooming and boarding house owners and operators across Ontario, and received replies from about 280.

The Chairman of the Task Force toured four western cities in Canada and the United States and commissioned special papers from eight people most familiar with experience in other jurisdictions across North America.

We prepared and sent out some 1,000 copies of an initial statement of what we know about problems and solutions in this field, and received twenty notes and letters in reply. Over the course of the project, we have contacted or been contacted by over two hundred agencies and action groups concerned with roomers and boarders. We have collected statistics and reports on the needs of these people from every conceivable source.

All of this consultation, data collection, and interaction with those directly concerned has been very valuable. It has pushed us beyond standard policy formulas to examine exactly how programs reach or fail to reach those most in need; it has caused us to consider solutions which, if adopted, will break new ground in Canada and in comparison with other countries.

1.3 Who Are Roomers, Boarders and Lodgers?

Some basic definitions are essential at the beginning of the report.

A "roomer" is a person who rents a single room, often furnished, in a dwelling or larger building. Roomers usually share kitchen and bath facilities with several other people.

A "boarder" is a person who not only obtains a room but is served meals along with other residents as a result of their rental payment.

A "lodger" may be either a roomer or a boarder. The Census of Canada defines a lodger as someone who pays money to live with a household which is not related to them.

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* See Annex B.

People from a variety of backgrounds and with different needs live in the kinds of arrangements described above:

- young workers who have just moved from another city to find a job;
- people who have been released from psychiatric hospitals and are receiving drug or other treatments to help return to a normal life or to control their mental illness;
- university and college students living away from home;
- recently-arrived immigrants;
- teenage females who are pregnant and have left their family home or been sent away;
- unemployed single men and women;
- persons recently released from reformatory or prison;
- retired elderly persons who have inadequate pension income or who need special care and attention;
- people who are dependent on alcohol or drugs and cannot maintain a steady job and homelife;
- people who earn only the minimum wage or receive welfare and live in high-priced metropolitan areas.

It is important not to stereotype roomers, boarders and lodgers. While they are a small minority of about one percent of the population and three percent of the households, those who rent rooms today cover the entire spectrum of human capabilities and conditions. They are not restricted to single persons. Some couples and families with children find it necessary to rent a single room in today's housing market.

What all of these people do have in common are the following factors:

- restricted housing choice in most market areas;
- a willingness to put up with small quarters because of the desire to save for the future or lack of alternatives;
- the presence of significant barriers to improving their housing situation;
- no effective legal protection against sudden eviction, rent increases and seizure of property;

- a legacy of past political and institutional inattention to their needs and problems, and limited resources to fend for themselves as a lobby group.

1.4 The Policy Debate

The plight of roomers and boarders is not a "high profile" issue in Ontario, and has not been on the agenda of public debate at all until recently.

Roomers and boarders themselves have only recently begun to organize. A Roomers' Association has existed in Toronto for some time and one was formed in Ottawa in order to make a presentation to this Task Force. Roomers have made immense progress in articulating their views, but they still have some distance to go to become a major pressure group in Ontario politics.

Owners and operators of rooming house accommodation do not have any province-wide organization, although those who own boarding and rest homes have formed the Ontario Long Term Residential Care Association. But there is limited pressure on the Government from this quarter.

There are effective advocates of the rights and needs of roomers and boarders among legal aid clinics, housing registries, mental health associations and other special needs associations and community action organizations, but their resources are stretched very thin.

Because of the limited public visibility of issues affecting roomers and boarders, and because of the fragile situation in which both occupants and owners of this type of accommodation now find themselves, reform must proceed at a measured pace, with plenty of opportunities to catch and correct mistakes along the way. Certain protections and initiatives are urgent. Much can be done by making modest changes to programs already available.

As a result of this report, we hope the process of public debate will finally get underway and be sustained until at least major elements of the recommendations have become a reality.

1.5 The Organization of this Report

This report contains four major parts and twelve chapters. As much as possible, it attempts to tell a single, continuous story and follow a single train of thought.

Part A contains Chapter Two on the scope of this problem and why it has come to exist. As a way of putting Ontario experience "into context", Chapter Three relates some of the experiences of cities, states and provinces across North America. Chapter Four is devoted to future needs and how they may evolve between 1986 and the year 2006.

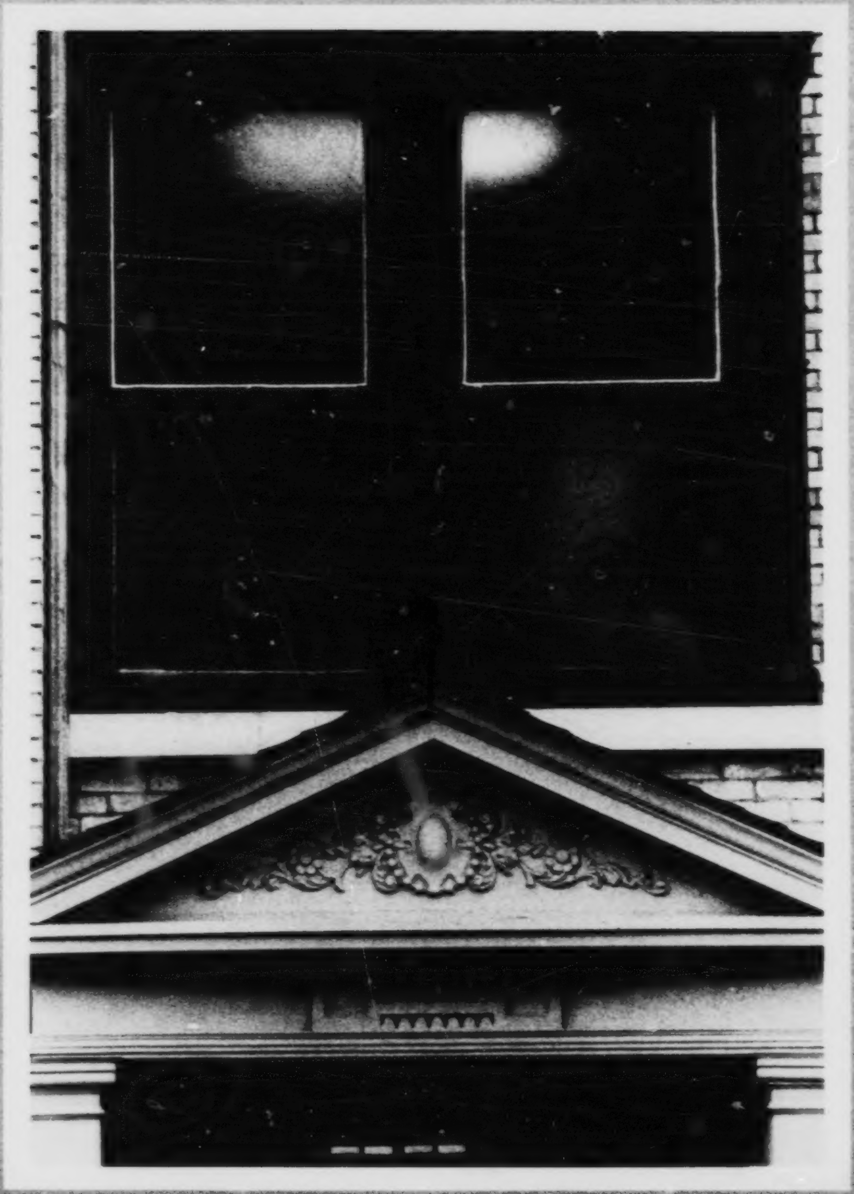
Part B is devoted to the topic of protection or increased security for all those involved with rooming, boarding and lodging accommodation. Chapter Five addresses the urgent needs of the homeless. Then, in Chapter Six, we describe ways in which roomers and boarders can be given protections similar to those afforded to tenants of self-contained housing. Chapter Seven deals with an often-neglected aspect of protection: increased security for those who own and operate rooming and boarding accomodation against the special risks they face.

Part C is focussed on the question of supply. As Chapter Eight suggests, supply alone is only half the equation. It must always be coupled with affordability. This Chapter examines the economics of operating present rooming and boarding houses as well as the alternative mechanisms available to supplement occupants' incomes. Chapter Nine is concerned with the various ways in which the present stock of rooming and boarding accommodation can be maintained and upgraded. As Chapter Ten indicates, a large "supply" could be created within the existing housing stock, if the various restrictions on providing it are also tackled. Finally, we recognize that shelter alone is not enough. In Chapter Eleven, we consider the problem of how to link housing with needed support services in a practical manner.

Part D consists of Chapter Twelve and annexed tables which assign priorities and costs to recommendations from throughout the report. Chapter Twelve seeks to fasten what we have proposed into the administrative and institutional realities of government in Ontario. It describes the most appropriate ways to place benefits in people's hands, to advise them, to get them into adequate housing. It offers a plan for amending legislation and program criteria and suggests a schedule for implementation.

This is an action-oriented report, full of recommendations large and small. There are various ways in which to present such proposals. We have chosen to include them throughout the text, immediately following each discussion of what the problems are and what might be done. These recommendations appear in **bold letters** to set them apart. At the end of each chapter, there is a summary of what has been said.

CHAPTER 2



THE CURRENT SITUATION

CHAPTER TWO: THE CURRENT SITUATION

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CHAPTER TWO: THE CURRENT SITUATION

2.1 The "Human Dimension" of the Current Situation

This chapter is chiefly concerned with the "facts and figures" of current conditions among roomers and boarders across Ontario. It is essential to present these, because our system of government must necessarily deal with numbers rather than a hundred thousand individual situations one by one. There is also apparent reassurance in "quantifying the problem", especially since the desired result boils down, in one way or another, to money from the taxpaying public.

But we should not get lost in numerical abstractions just because of this requirement. Across Ontario, the Task Force met, all too briefly, with people coping in situations that most would not like to share. The courtesy and urgency we met demand recognition at least in the form of quotations selected from roomers, boarders and rooming-house operators themselves.

The Cumberland and Somerset Roomers Association of Ottawa asked us: "Why should an individual who must share a common bathroom or kitchen lose his or her rights?" Denise Sauter, another roomer in Ottawa added: "Roomers are treated and classified as second class citizens...". Klaus R. Schell, owner of a Home for Special Care noted:

> "Several concerns among the many aired [at your hearing] deserve special attention... 'dirty, neglected homes! feces in the hallways! lice on tenants! $300 a month rip-off!.' The emotionalism that moved those participating illuminated the severity and dimension of the problem. Both tenants as well as landlords, are concerned and touched by it. Each needs the other!... Most Roomers, Boarders and Lodgers are decent people, satisfied to live in clean rooms and willing to pay the rent for these rooms."

A Hamilton owner of three lodging houses, R.W.A. Burridge believed: "The Old Time Lodging House with a sweet old lady cooking, cleaning and doing the laundry is gone. Reason[s]: no respect for the sweet old lady; too much work for one; not enough money to cover her time, expenses and demands from City Hall." Ian Sutherland, a rooming house-owner added: "There are two negative factors affecting the supply of rooms in Metro Toronto; existing rooming houses are being converted to other uses; there are few new rooms becoming available..." The Coalition for the Protection of

Roomers and Boarders of Toronto countered that supply was the second order of business: "We are not interested in discussing the issue... while rooming house tenants are faced with arbitrary eviction and resultant exploitation." A landlord argued "I am glad somebody is asking what's wrong with accommodation... It's the bureaucracy of City Hall... purposely cancelling licenses of rooming houses and creating chaos."

These are just a few of the many comments in the course of presentations and briefs which illustrate the very real differences in perception and in priorities for attention. The last words of caution should go to Michael Tegtmeyer who is both a tenant and rooming house manager: "... instead of being looked at as the minority of deserving poor and studying us as an ore to be mined and processed - just treat us as humans with the same rights as others who may only have more money to draft up more elaborate contracts...".

2.2 The Numbers of Roomers and Boarders

It is not a simple matter to calculate the numbers of roomers, boarders or lodgers in Ontario. There are a number of different statistical concepts and definitions in play and they have been used inconsistently over the years.

Statistics exist only on the numbers of "lodgers" in private dwellings and in certain larger "collective" dwellings such as hotels, and on the numbers of "inmates" and "non-inmates" in institutional collective dwellings such as hospitals and prisons. They are five years out of date.

Here is the picture captured by the 1981 Census of Canada:

- 88,860 lodgers in private dwellings;
- 4,760 people related to those lodgers;
- 8,700 lodgers in large rooming houses with eleven or more occupants;
- 8,380 residents of hotels, motels and tourist homes on a long-term basis;
- 66,895 residents of institutional care homes, old age homes and nursing homes;

o at least 6,425 residents of hostel accommodation and student residences.*

In all, some 184,000 people were living as roomers or boarders in that year.

The Task Force priority is with those who were not living in either old age homes, nursing homes for seniors, or student residences: these are whole subject areas unto themselves, and are being addressed by others.

A key concern about roomers and boarders in private accommodation especially, is what the trends are in their numbers. Data from individual municipalities suggest a substantial loss of this type of housing has occurred over the past decade as a result of conversions, demolitions, and loss of operators.

Table 2 - 1 below shows the trends revealed by the Census figures, with illustrative calculations of losses per day for both lodgers and lodging accommodation. It suggests that the disappearance of stock, through both the lack of demand for it and the physical loss to lodging uses, has indeed been substantial.

TABLE 2 - 1

TRENDS IN THE NUMBERS OF LODGERS, 1971-1981

	LODGERS INCL. COLLECTIVE DWELLINGS	LODGERS IN PRIVATE DWELLINGS ONLY
1971	206,165	N.A.
1976	N.A.	121,735
1981	111,855	93,620
Change	-94,310	-28,115
Average Change per day	-25.8	-15
Average Change in Buildings per day	- 4**	- 3***

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* Source: Census of Canada, 1981, including a special run for the Ministry of Housing and an unpublished table on Ontario Collective dwellings. Students in residences were undercounted.

** Using an average size of 7 spaces.

*** Using an average size of 5 spaces.

2.3 Housing Conditions of Roomers and Boarders and Lodgers

In the world of official data, roomers and boarders are often invisible. There are many statistics relating to them in the computers and files, but few are published in convenient form. Thanks to the efforts of key Ontario Government, Statistics Canada and Canada Mortgage and Housing Corporation officials, the Task Force has been able to assemble a reasonably good overall picture of roomer and boarder needs.

An annually-updated "Fact Book on Roomers, Boarders and Low-Income Single Persons" should be developed and published by the Ministry of Housing. This fact book should cover: numbers, age, sex, housing type, housing conditions, education, income, employment, occupation and relevant program data.

A "one-person household" is someone who lives in a self-contained dwelling with its own kitchen and bathroom. Chart 2 - 2 shows how the number of roomers and boarders living in private accommodation relates to the overall numbers of "one-person households" in Ontario. They are a minority within this overall population. Roomers and boarders tend to be concentrated among lower income "households", while a substantial proportion of one-person households receive a higher income.

Roomers and boarders are probably worse off than single person households as a whole when it comes to the physical quality of their accommodation. According to the 1981 Census only 5.6 percent of single person households in Ontario appeared to be living in housing that was "in need of major repair". By contrast, a 1981 report on ex-psychiatric patients in Toronto stated that one in five of these people were living in inadequate conditions, or 20 per cent. From what we have learned in our hearings across Ontario, it is safe to assume that this proportion applies to the entire rooming and boarding house stock.*

In brief, some 19,000 roomers and boarders were probably living in physically substandard housing in 1981. Many more would probably be living in an accommodation substandard in at least one respect, whether space, sound-proofing and privacy, furnishings, heating, shared kitchen facilities, etc. In the Toronto survey noted above, 40 percent expressed some dissatisfaction with their living conditions, which works out to 38,000 roomers, boarders and lodgers across the province, based on 1981 statistics.

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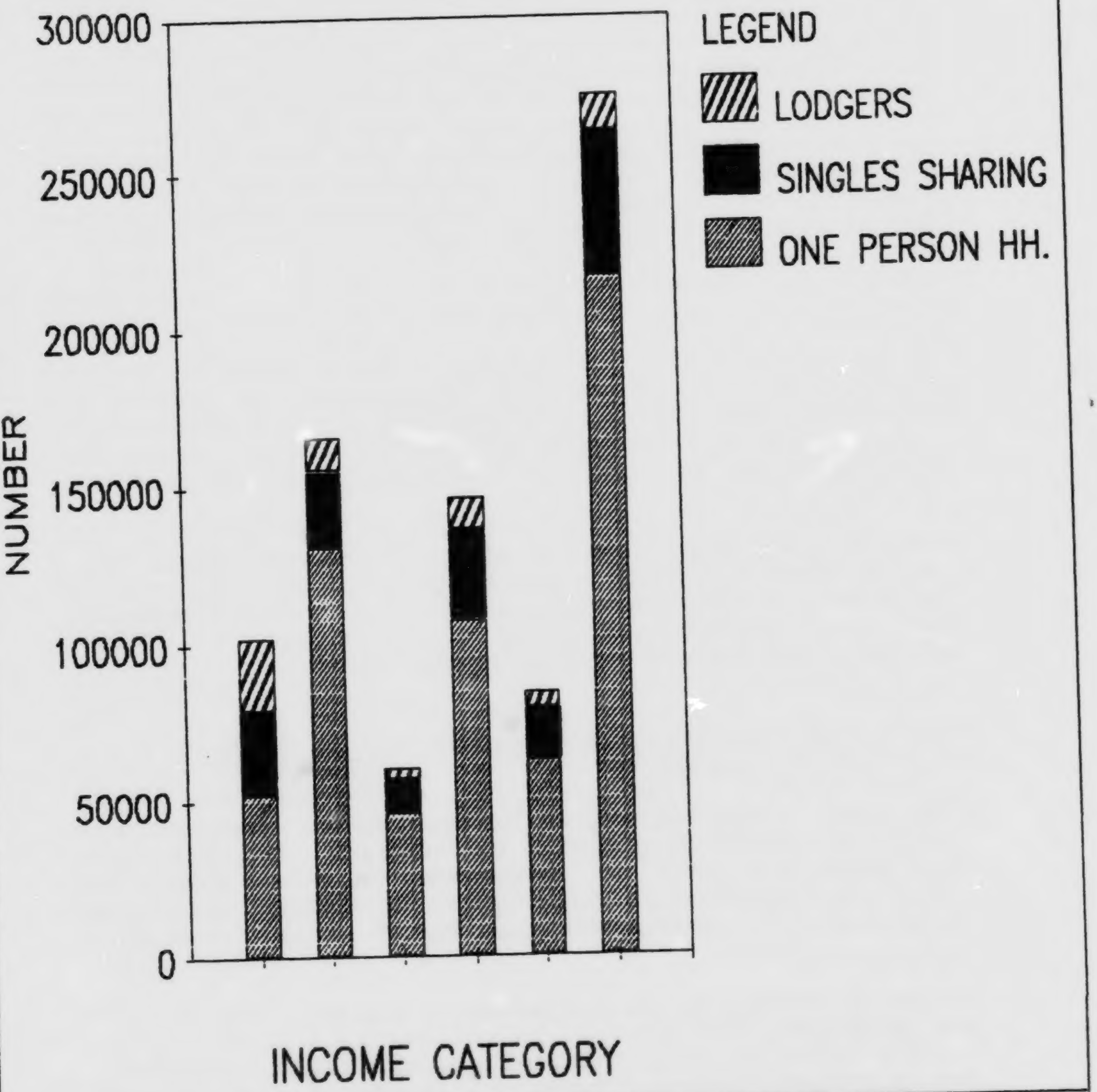
* Community Resources Consultants of Toronto and Social and Community Psychiatry Section, Clarke Institute of Psychiatry, Psychiatric After Care in Metropolitan Toronto, (Toronto: no publisher, 1981), p. 20.

CHART 2 – 1

DISTRIBUTION OF UNATTACHED INDIVIDUALS BY INCOME GROUPS AND LIVING ARRANGEMENTS 1981



2.4 Housing Preferences of Roomers

The primary reason why people rent rooms in private accommodation is that they cannot afford a self-contained dwelling.

A Study of Roomers, done in 1973, indicates that "the type of housing [roomers] preferred would have given them more space, freedom and privacy." Almost everything we have heard from roomers themselves over the past seven months suggests this is still true.

The most favoured form of housing roomers asked for in 1973 was an apartment, followed by a detached unit. Only a small proportion wished to remain in a rooming-house setting. But the pattern of previous moves and their economic circumstances indicated that many would probably stay roomers. Of those who had moved over the previous year, 69.9 per cent remained in rooms. Only 37.7 per cent had actual plans to move in the near future. These roomers had dreams of what they would really like; but few seemed to have much hope breaking out of their existing lifestyle.*

Certainly in today's market conditions, the real choices which face roomers have narrowed even further.

In the time available, the Task Force could not carry out a new survey of the preferences of roomers and boarders. The 1986 Census will not contain this type of information, nor will it offer data on the cost of such accommodation for roomers, for reasons to be described shortly.

Accordingly, that the Ministry of Housing should carry out a survey of roomers and boarders in Ontario in order to determine with greater accuracy housing preferences, living conditions, housing payments in relation to income, and support service needs.**

2.5 Affordability of Rooming and Boarding Accommodation

The most common method to determine whether people can afford their housing is the calculation of their "rent-to-income ratio": the proportion of their income they pay for shelter. Rent must be paid, while food, transportation and other items can be altered, within limits to suit personal circumstances. Housing is the single largest item of "non-discretionary" or "no-choice" spending.

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* Mary McMaster and Norman Browne, (Toronto: no publisher, 1973)

** The Task Force has worked closely with the External Advisory Committee to develop a questionnaire for such a survey.

Calculating the number of roomers, boarders and lodgers who are "in need" from a rent-to-income standpoint is not straight forward. Both the Census tabulations and the "core need" concept currently employed by the Federal and Provincial governments to allocate social housing program funds are biased in favour of the "household".

As noted above, this is a group of related or unrelated individuals who live in a self-contained dwelling. Roomers, boarders and lodgers are thus not even considered when "core need", defined as spending or needing to spend over 30 percent of income for shelter, is calculated.

For example, take the case of a detached bungalow in which there are lodgers living in a finished basement. An owner-occupier family of four living in 7 rooms on the main floor might pay a monthly shelter cost of $800 out of an income of say $3,200, or 18 percent. Downstairs, a young couple lodging in a 3-room area could be paying a monthly rent of $400, out of an income of $1,200, or 33 percent over the "core need" threshold. These lodgers indeed simply do not appear in the government's figures. By the same token, people sharing rent paid to the landlord by one designated individual are shown to be in much greater need than they really are because of present methods.

The 1986 Census will not resolve these problems: the categories for collection of data on shelter payments are the same as those for 1981. Hence, lodger payments to owners will not be counted in determining their need. Nor will shared payments among non-family members be reflected, resulting in a higher figure of "need" for this group.

The Government of Ontario, in co-operation with Canada Mortgage and Housing Corporation and other potential users, should approach Statistics Canada with a view to seeking the collection of rent-to-income data on a different basis in the 1991 Census. This should cover different living arrangements by type and should be based on the concept of a "shelter cost payment unit", to secure figures on all of those who must meet their own housing costs.

Statistics Canada does have another concept which applies to the situation of roomers and boarders: the "unattached individual". This includes persons living alone, those living in a household where he/she is not related to other householders, and singles sharing accommodation.

Statistics Canada conducts a survey every year covering both families and unattached individuals, so very current statistics are available on some of their characteristics in Ontario as a whole. The most recent survey was done in 1986, and asked about 1985 incomes.

There are no rent-to-income figures available on unattached individuals either. However, it is possible to calculate potential need by comparing known rents for typical rooming and boarding accommodation - information collected via the Task Force survey of landlords - with information about incomes which has been collected in the Statistics Canada survey.

The results of such a match for 1985 are presented in Table 2 - 2. To simplify things, a basic room rent of $200 a month has been used. Rent-to-income ratios have been calculated for those at $2,000 a year and at mid-point of each other group, e.g., at $5,500 for the $5,000 to $5,999 group. It can be seen that only those earning $8,000 or more can afford the "basic rent" of $200 a month. Adding up the numbers of people in the left hand column, a total of 188,175 unattached individuals would have rent-to-income problems in Ontario even at $200 a month rent. At $300 a month, a typical rent for rooms advertised in Toronto, the number rises to over 421,000.

The proportion of income paid for both food and shelter by boarders is much higher than 30 percent. A typical disabled boarder would pay $609 out of $686 for these services, or 88.8 percent.* The definition of being below the poverty line is currently that one spends over 58.5 percent of income on food, shelter and clothing.

The correct calculation of rent-to-income ratios for roomers and boarders is essential to efforts to include them in government planning. Without such data, their needs, relative to others competing for social housing funds, cannot be determined. The survey of roomers and boarders in Ontario proposed in the previous recommendation should go some distance toward improving the accuracy of these figures.

Roomers and boarders should be included in "core need" calculations for the allocation of Federal and provincial housing program funds using "unattached individual" and roomer and boarder survey data to determine the numbers in core need and local figures for these groups to the extent available. Roomers and boarders should be an integral part of government planning and *programming* in Ontario.

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* Social Planning Council of Metropolitan Toronto, Living on the Margin, (Toronto: SPC, 1986), p. 65.

TABLE 2 - 2
RENT-TO-INCOME NEED AMONG ONTARIO UNATTACHED INDIVIDUALS, 1985*

NUMBER	INCOME	MONTHLY RENT THEY CAN AFFORD AT 30% OF INCOME	DIFFERENCE BETWEEN AFFORDABLE RENT AND $200 AVERAGE RENT	EFFECTIVE RENT-TO-INCOME RATIO
29,250	Under $2,000	$ 50	-$ 150	120%
37,050	$2,000-$3,999	$ 75	-$ 125	80%
25,350	$4,000-$4,999	$ 113	-$ 87	53%
38,025	$5,000-$5,999	$ 138	-$ 62	44%
32,175	$6,000-$6,999	$ 165	-$ 35	37%
26,325	$7,000-$7,999	$ 188	-$ 12	32%
83,850	$8,000-$8,999	$ 213	+$ 13	28%
59,475	$9,000-$9,999	$ 238	+$ 38	25%
89,700	$10,000-$11,999	$ 275	+$ 75	22%

* Assumes individual incomes are evenly distributed around the following points: $2,000; $3,000; $1,500; $5,500; $6,500; $7,500, $8,500, $9,500 and $11,500.

2.6 Varying Needs Across Ontario

The figures given above are all totals from across the province. They conceal more than they reveal about specific local circumstances. In ten major urban centres across the province, the Task Force learned of a wide range of different priorities and unique conditions. The priorities and special needs which emerged from the hearings have guided the work presented in Parts B and C, especially in relation to protection and regulation of housing.

It is possible within the scope of this Chapter to give a brief sketch of issues and conditions in each of the localities we visited.

Hamilton people are evidently concerned about the operation of the whole "system" for boarding and lodging accommodation and especially about "second-level lodging houses" which serve psychiatric, mentally disabled, and elderly clients. Students are having problems with "house rules" and the lack of rights when they are roomers and boarders. Some sharp landlord-roomer conflicts seem to exist. There is little clarity about when the police should intervene. People are seeking an improved definition of who roomers and boarders are, and what rules apply to them. The City has taken steps to allow rooming and boarding houses everywhere, with certain minimum distances apart. But there are concerns about the effects of this policy on the character of residential neighbourhoods.

In Kingston, there is clearly a long history of concern about substandard housing conditions. Because there is a large university in the midst of a medium-sized city, there is competition between students and other roomers and boarders. Previous efforts to identify and plan for needs have been done by outside consultants and are not "owned" by those who need to take action. The City is considering a more active role in the housing field. Various Federal and Provincial program shuffles over the past decade have left it with a need to catch up. The Kingston region has many institutions, and receives a substantial population of former psychiatric hospital patients and prisoners. Community awareness and problem -solving capacities appear to be high.

Kitchener-Waterloo and Guelph concerns about the roomer and boarder population are clearly dominated by the issue of housing for students. There are three universities of substantial size and a major community college in the region. The shortage of rooming house accomodation is an evident issue and there are a variety of creative proposals for increasing supply and protection for occupants at the same time. Student advocates want to do away with present limits on the number of unrelated people who can live together in favour of occupancy controls related to the physical capacity of a dwelling. However, Waterloo officials believe their current maximum of five unrelated persons is a liberal one. As well, this City is allowing construction of new rooming houses and conversions to lodging houses. Positive financing programs should be coupled with efforts to upgrade standards.

On the surface, London is a City that may appear quiet and unconcerned; but it clearly contains some very committed and socially aware tenant advocates, social service workers, Housing Authority staff and landlords. Some of these people and agencies are now working through a "Housing Action Committee" to help bring community needs into perspective and to give them a higher public profile. There is a well-established Housing Registry to match landlords and tenants at the lower end of the income scale which is a potential concept to be spread across the province. This Registry keeps very complete data on both those seeking and those already in rooming and boarding accommodation. One of the most interesting aspects of London's efforts in seeking supportive housing situations is the role of the "case manager" in working with developmentally handicapped individuals.

Oshawa is clearly feeling the effects of a tight housing market; increasing numbers of families and children are seeking shelter at available hostel accommodation. There are clearly problems in enforcing standards for boarding houses and substantial problems with the release of patients from psychiatric hospitals. As well, the degree of access to public housing among the "young elderly" is an issue. There is a consensus that purely "private market" approaches will not supply housing for low-income single people. Oshawa agencies and action groups are well-briefed on their community's problems and are working actively with what they have available.

Ottawa has a diverse and well-informed community of interest in rooming and boarding issues. Municipal officials, roomers, landlords, social agencies, and student organizations all have developed points of view. Roomers in Ottawa are becoming organized and articulate about their problems and desires. Because of the two universities in the City, students concerns about convenient, adequate accommodation are also very evident. Rooming-house owners are expressing particular concern about Ontario Fire Code changes which require major investments in buildings. The City Non-Profit Housing Corporation, "City Living", owns and operates three municipally-funded rooming houses and a group home. The largest lower-income neighbourhood has an innovative "housing help" centre to provide ready access to information and advice to those in difficulty.

In Sault Ste. Marie there is a very strong municipal interest in roomer and boarder issues. The City is very active in community renewal and has a clear idea of the target groups whose needs are to be addressed: teenagers and unemployed young adults; students; adults who suddenly become single again, e.g. widows; and adults with special needs such as disabled persons. Hotels are in frequent use by those on welfare in the City, because they are still affordable. But they obviously do not provide ideal singles accommodation. Homelessness, lack of funding for affordable housing and the "revolving door" through which ex-convicts pass into the community and back into prison are all keenly felt issues. While Sault Ste. Marie does not possess the range of facilities that larger centres have, there is evident political will to work on solutions.

Across Southwestern Ontario, there is a very strong belief in the need for new forms of protection for roomers and boarders among legal aid clinic staff. They are joining forces on this issue. They believe the Landlord and Tenant Act is not an appropriate vehicle for protecting these people and want a detailed and comprehensive alternative to this Act. They would like to see a new legislation enforced by means of an administrative tribunal using streamlined procedures.

Sudbury and North Bay are also feeling the effects of growing homelessness. The issue of access to welfare benefits, and the apparent need for a "fixed address" for single persons to obtain welfare are clear matters of concern. In North Bay particularly, there is a strong belief that the Landlord and Tenant Act is an inappropriate instrument for protecting roomers and boarders. It takes two weeks for a case to get to court, and appeals mean a trip south to Toronto. A new statute would, in the view of legal aid people, be free of the vested prejudices and precedents that exist under the Landlord and Tenant Act. There is a desire for less talk and more action on the needs of roomers and boarders there. People concerned with the issues are articulate and innovative.

In Toronto, emotions run highest on landlord-roomer conflicts and on the operation or non-operation of present controls. As will be further detailed in Chapter Six, there are insistent demands that only through the Landlord and Tenant Act can roomers be protected effectively. It is in this municipality that the number of low quality boarding house operations serving ex-psychiatric patients appears to be largest in both absolute and relative terms. Toronto is also the most politically active and organized locale. It has a long-established pattern of report preparation on the needs of the homeless, ex-psychiatric patients, and other groups. The City, the Metro government and many other agencies have taken may specific steps over the years and they appear ready for a very active policy in this field.

In Windsor substantial awareness of problems exists as well as a willingness to address them. There have been efforts to increase the level of co-ordination among the twenty-six local agencies serving poor people. Windsor residents seem to feel isolated from the provincial government as a source of solutions to their problems. There are well-developed views of the different needs of young singles, rest home residents and roomers and boarders generally. Rest home owners in the region are well-organized and have a positive view of the needs of low-income single persons.

2.7 Developing Local Plans

Just as data on roomers and boarders must be brought into province-wide planning and budgeting processes, local plans need to give much more attention to these people. In Metro Toronto, a specific housing needs statement for single persons, including those who require support services, is already underway. But other centres have substantial needs to address.

The Ministry of Housing should provide a special allocation under the Municipal Housing Statement Grants Program, to allow all municipalities with significant numbers of low-income single persons to develop housing statements specifically targeted to this group over the period 1987-1989.

Present guidelines on how to prepare such Housing Statements should be supplemented by providing a separate report on how to calculate the supply and housing needs of low-income single persons using available data and new local surveys.

The Ministry of Housing should approach Statistics Canada and commission additional published material and special runs from the 1986 Census on lodgers, occupants of larger rooming houses and permanent resident hotels and motels.

2.8 Homelessness in Ontario

Perhaps the most dramatic aspect of the current housing situation of roomers, boarders and lodgers in this province has to do with "homelessness". This may mean that a person or family is literally "on the streets". It may mean that they are living in some makeshift or inappropriate shelter, such as an abandoned building or vehicle, or single room without facilities in the case of a family. Most often it means that they are living in a "temporary" hostel or refuge for more than a night or two.

The reasons for homelessness include:

- loss of affordable housing stock;
- difficulties in obtaining employment without a "fixed address" or sufficient welfare money to pay two months' rent, which in turn lead to difficulties in obtaining housing;
- eviction from public housing and disbarment from other housing of last resort;
- disorientation of ex-psychiatric patients;
- discrimination by private landlords against those on welfare;
- rejection of available accommodation as too decrepit, dirty, roach-infested or otherwise uninhabitable.

There are simply no reasonably accurate figures on the number of homeless persons in Ontario available. Based on the use of hostels funded by the Ministry of Community and Social Services, there could be 12,000 or more. But these figures are both out-of-date and include some "double-counting". There is an estimate of 15,000 people using Toronto hostels during the past year.* If families who are living in a house with other families are considered "homeless", there could be over 37,000 such households, based on the 1981 Census information.

The trends in 1986 are clear enough: a number of "front-line" hostels report that more people are seeking accommodation there, earlier and for longer. David Sernick of Dixon Hall hostel in Toronto reports the need to turn men away every night.** John Jagt, manager of Metropolitan Toronto's hostel operations says there is very heavy demand right across the hostel system.***

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* Deborah Wilson, "Mary Lou lives outside an expensive address", (Globe and Mail, November 12, 1986).

** "Homeless men depend on help of United Way",(Toronto Star, November 17, 1986).

*** "Demand outstrips increase in hostel beds, operators say", (Toronto Star, October 29, 1986).

A recent statement addressing Metro Toronto's situation confirms these impressions:

> "The hostel caseload has never been higher... The municipally-operated single men's hostel... experienced an increase of 35 percent [between summer 1984 and summer 1986]... the municipally-operated shelter for families and women with children, experienced an increased in demand of 77 per cent..."*

To some extent it is a "fool's errand" to try to count the number of homeless accurately: one homeless person or homeless family is one too many. But the extent of temporary hostel use is a helpful indicator of the degree to which people are falling through the "safety nets" our society has created at great expense.

The Ministry of Community and Social Services should work with municipal authorities to improve the quality and timeliness of hostel use data as an indicator of the extent of and trends in homelessness. These figures should be published semi-annually.

2.9 Conclusion

This Chapter has presented a snapshot of the current situation of roomers and boarders using figures and estimates from across Ontario. We have also stressed that the local variation in conditions and needs is substantial.

As a result of its consultations and research, the Task Force proposes:

- regular collection and publication of a fact book on roomers and boarders;
- a specific survey of the preferences, housing conditions and rent-to-income ratios of roomers and boarders;
- a new method of collecting Census data on roomers, boarders and those sharing housing;
- the inclusion of roomers and boarders in "core need" calculations and in provincial planning for social housing;
- special funding for Municipal Housing Statements on the needs of and supply for single persons;

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* J. Richard Picherack, Metropolitan Toronto Role in Supportive Housing, (Toronto, Metroplitan Community Services Department, October 20, 1986).

- special tabulations from the 1986 Census on roomers and boarders.
- efforts to improve the quality and timeliness of hostel use data to gauge the extent of homelessness in Ontario.

CHAPTER 3

EXPERIENCE OUTSIDE ONTARIO

CHAPTER THREE: EXPERIENCE OUTSIDE ONTARIO

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CHAPTER THREE: EXPERIENCE OUTSIDE ONTARIO

3.1 Rising Homelessness in the United States

Many of the trends occurring in Ontario have been documented in more detail in the United States. Today in the United States, more men, women and children are homeless than at any time since the Great Depression. In September of 1986, the National Coalition for the Homeless surveyed 21 cities across the country. They found that over the last year, homelessness increased at an average rate of 25 percent. Families with children are joining the ranks of the homeless in record numbers and existing shelters are unable to meet the rising need. They are routinely forced to turn homeless families and individuals away. Less than 20 percent of the immediate emergency need for beds is being met.*

Homelessness is growing in all kinds of cities, and not just the larger centres, such as New York, Boston, or Washington. In some cases, the number of homeless outnumbers the number of available beds by more than ten to one. In Dallas, Texas, where the falling world price of oil has had a devastating impact on the economy, there are 14,000 homeless and only 1,000 beds and the increase in the number of homeless was up 40 percent over the same period last year. In Los Angeles, there are between 33,000-50,000 homeless with only 3,640 beds. New York City has the greatest number of people in shelters, at 22,000, but there are still 60,000-80,000 homeless roaming the streets at night, up 20 percent from a year before.

Who are the homeless in America? Contrary to popular conceptions, they are all kinds of people: single men and women and poor elderly who have lost their marginal housing; ex-offenders; single-parent households; run-away youths abandoned by their families or victims of family abuse, young people who have moved out of foster care, women escaping from domestic violence; and illegal immigrants. In addition, there are native people, alcoholics and drug abusers, ex-psychiatric patients, and the so-called "new poor" who are victims of unemployment and changes in job market.

Basic to most homelessness in America is the critical shortage of low-cost housing. Each year in the U.S., about 2.5 million persons lose the places where they live.* Over half a million low-rent housing units are burned out, demolished, or upgraded and priced out of the market for low income people.

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* National Coalition for the Homeless, National Neglect, National Shame: America's Homeless- Outlook - Winter 1986-87, (Washington, D.C.: NCH, 1986), p. 4.

The single-room occupancy hotels, rooming and boarding houses, and other inexpensive, marginal housing that were once used by low-income people have mostly disappeared. The loss of this stock and a shortage of low-cost housing are at the base of much of the homelessness we see today. In 1986, the U.S. government spent $9.5 billion for housing,** mostly in the form of housing vouchers. Little was allocated for new housing, except 20,000 units for the elderly and the disable. In 1981, the figure was $30 billion.

The general public in America believes that there is a resilient support apparatus, typically referred to as a "safety net" in place for the very young, the old, the disabled, the destitute, the homeless, and the hungry. Those sleeping on streets or waiting in soup lines are supposed to be "accidents" who "fall between the cracks", for whom proper referrals are indicated. But 42 percent of the 11 million households living in poverty in 1980 received no welfare, food stamps, Medicaid, school lunches, or public housing (U.S. Bureau of the Census).

Most homeless persons do try to find places to live: with families, friends, or housing offered by municipal agencies. In many cases, these arrangements break down in time, as families and friends become taxed by the additional burdens, forcing the extra members to leave. Public housing authorities have waiting lists years long. The homeless must resort to shelters or hotels. Federal funds pay exorbitant monthly rates -- generally well over $1,000 and often more than $2,000 for families -- for a single substandard hotel room. Those going to municipal shelters find huge dormitories with hundreds of beds, impersonal service, unsanitary conditions, and threats to their person and belongings.

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* Kim Hopper and Jill Hamberg, "the Making of America's Homeless: from Skid Row to New Poor, 1945-1984", in Rachel G. Bratt, et. al, Critical Perspectives on Housing, (Philadelphia: Temple University Press, 1986), p. 23.

** Morton J. Schussheim, "The Reagan 1987 Budget and the Homeless", in Congressional Research Service Review, (Vol. 7, No. 6, June 1986), pp. 2-5.

In June 1986, Senator Albert Gore of Tennessee, introduced a Homeless Person's Survival Act in the U.S. Congress.* The bill, proposes a three-pronged approach for federal action in three separate titles. First, it provides measures to address emergency needs, including shelter, but also food, health and mental health care, and other forms of emergency assistance. This includes establishing a national right to overnight shelter for all homeless of a permanent address to receive social assistance benefits.

Second, it proposes preventative measures to avert the homelessness that may result when a poor family or individual faces an unexpected crisis. Measures to prevent unnecessary evictions from subsidized housing, provide mortgage assistance payments to those in danger of eviction, and to preserve low-cost housing are all included. Finally, the bill proposes long-term solutions to address the underlying causes of homelessness, primarily the lack of low-income housing.

Senator Gores' staff believe this bill may be approved by the U.S. congress by the end of 1986. Some parts have already been approved as riders to other bills, though the parts which require major funding will obviously have major difficulties with the Program Administration.

3.2 U.S. Trends in Housing Stock and Affordability

In Chapter Two, we discussed the concept of the "unattached individual". An 84 percent growth in the numbers of American unattached individuals has meant that by 1980, 27.1 million Americans, or 12 percent of the population were in this category. Of these 6.6 million fell below the poverty line.

Changes have also taken place in the comparative position of renters and owners. In 1970, the median income of renters was 65 percent that of homeowners, but by 1979 it had dropped to 55 percent. At the same time, rents increased faster than tenants' incomes. The result was an increase in the typical proportion of income paid in rent, from 20 to 27 percent in 1980.

Seven million households, mostly low-income renters, were paying more than 50 percent of their incomes for housing. Among the 2.7 million renter households with incomes below $3,000, the situation became catastrophic, since half were paying over 72 percent of their incomes for rent, leaving $71 a month for all other needs.

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* National Coalition for the Homeless, The Homeless Person's Survival Act of 1986, (Washington, D.C.: NCH, 1986).

As the ability to afford low cost housing was declining, so was the loss of this valuable stock. A report by the Community Services Society of New York estimated that nationwide, 1,116,000 single-room units disappeared. In New York, the supply dropped from 127,599 units in 1970 to 24,599 by the late 1970s. Many cities also lost more than two-thirds of their rooming units. The worst case was Boston, where the number of licensed rooms dropped from 35,000 in the 1920s to less than 3,000 today.

Coupled with the loss of stock and the increasing inability to afford housing were the effects of depopulation of mental hospitals, which dropped from 559,000 patients in 1956 to 133,550 in 1980.* There was a great deal of humane rhetoric about community-based care, but the resources were insufficient to provide badly needed support services. Many former mental hospital patients have, accordingly, ended up, through one route or another, on the streets.

As the decade progressed, tightened admitting criteria for most psychiatric facilities assumed greater importance. Disturbed individuals who formerly would have been hospitalized were now turned away, often without any other recourse or refuge. Others were admitted for brief hospital stays or referred to outpatient clinics, often with scant regard for their day-to-day living arrangements.

By 1981, there was a rapid increase in the number of people seeking shelter. The twin recessions of 1979 and 1982 caused unusually high and protracted unemployment; they were coupled with high real interest rates. Their effects were intensified by the Reagan Administration's drastic cuts in social spending and tax policies and pushed increasing numbers of people over the edge. Homelessness, instead of receding with the 1983 economic upturn, continued to rise.

3.3 Increasing Poverty in the United States

From 1980 to 1984, it is estimated that the average tax burden of the poorest fifth of U.S. households rose 24 percent. But cash welfare benefits declined 17 percent, and food stamp benefits fell 14 percent. In the same period, average disposable income of families in the poorest fifth rose by nearly 9 percent. Income disparities grew wider than at any time since 1947, and the number of people living below the poverty line increased more than 40 percent between 1978 and 1983, according to the U.S. Bureau of the Census.

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* Hopper and Hamberg, The Making of Amercia's Homeless

In a reversal of the post war trend, the number of families living with others as "subfamilies" doubled, from a low of 1.3 million in 1978 to 2.6 million in 1983. This was even occurring in some public housing projects. The New York City Housing Authority has estimates that 1 out of 10 households officially living in public housing projects is doubled up.

At the same time, rental markets tightened even more. By the end of 1983, rental vacancy rates were 3.7 percent in the Northeast, with rates as low as 1 to 2 percent in New York, San Francisco, and Boston. Landlords took advantage of this seller's market by raising rents. In the twelve months ending July 1983, the rent component of the Consumer Price Index increased 5.4 percent, as compared with 2.2 percent for prices generally.

As affordable vacancies grew scarcer, evictions increased. Many of these actions were taken against public assistance recipients, a good percentage of them paying rents above the maximum housing allowance. Welfare ceilings have not kept pace with rents. Across the U.S., the shelter portion of welfare has ranged from 20 to 60 percent of local "fair market rents", depending on the state.

3.4 Lessons Learned from U.S. Cities

We can see from these and other statistics that trends in the United States have been similar to those in Ontario even if more extreme in some cases. There are, however, also positive lessons to be learned from some U.S. cities and states.

For example, the cities of Portland, Oregon and Los Angeles, California offer the most experience in renovating single room occupancy hotels.* Portland was the first major success. Beginning in 1979, a new non-profit corporation called the Burnside Consortium was set up. The City's Department of Housing and Community Development funded a maintenance program that would provide services to any hotel controlled by a non-profit organization. Through this vehicle, 11 hotels were upgraded and over 600 units were saved.

Spurred by the successes in Portland, the Community Redevelopment Agency in Los Angeles set up the Single Room Occupancy Corporation in 1984 with a $9.7 million endowment fund. This was further increased to $15 million in 1985, to acquire, renovate, and manage hotels as affordable housing. A Low Income Housing Trust Fund was set up; loans at 3 percent simple interest for 30 years could be made. To date, 7 hotels with 786 units have been acquired. After renovation, base rents range from $143 to $185 per month. Hotel units of about 150 square feet cost about $12,000-$15,000 per unit to renovate and about $5,000 per unit to acquire.

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* Andrew Raubeson, "The Experience of SRO in Los Angeles and Portland", in Special Commissioned Papers, (Toronto: Task Force on Roomers, Boarders and Lodgers, 1986).

The Los Angeles Corporation also manages a Moving Assistance Program, so as to not displace any permanent residents of the area. The program helps residents locate suitable housing, moving and storing furniture and personal belongings; rent differentials are paid to cover the cost of increased rents. The Los Angeles experience shows that central cities will continue to be a magnet for people with special needs, and that upgrading of housing, improvement of public amenities, and a co-ordinated approach to service delivery will provide a workable and humane solution.

Cities such as San Francisco and Seattle have adopted regulatory controls to preserve the existing stock. San Francisco,* adopted permanent moratorium legislation on the demolition and conversion of hotel units with long-term residents after it was found that the stock had dropped from 32,000 in 1975 to 26,800 in 1980. The current ordinance allows conversion of hotel units to non-residential use only through a procedure which requires provision of one-for-one replacement units or contribution of 40 percent of replacement costs. The City settled on the figure of 40 percent because it felt that would provide a non-profit organization with enough equity, given then existing federal funds (1981), to replace the units. Community activists argued for a 100 percent formula. The actual experience with the Ordinance, using a 40 percent replacement cost has shown that only a few operators have applied for conversion permits.

While the Ordinance has preserved hotels with long-term residents in San Francisco, it has had little impact on rent escalation or units deliberately held off the market. Since 1980, average annual rent increases of more than 20 percent have reduced the affordability of hotels as a sustainable, low-income housing resource.

One of the positive effects of the Ordinance was the private sector tradeoffs that resulted. For example, in 1981, developers of two major luxury hotels in the Tenderloin district of San Francisco agreed in exchange for permits, to pay $270,000 a year for the next 20 years to subsidize rents in the surrounding low-income neighbourhoods. Each hotel will also contribute $200,000 at the rate of $50,000 per year for four years to various community groups for activities such as health care, senior citizen activities, meals, and job counselling.

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* Bradford Paul, "Single Room Occupancy Housing, in Special Commissioned Papers, (Toronto: Task Force on Roomers, Boarders and Lodgers, 1986).

Like San Francisco, Seattle* also uses a number of legislative vehicles to help preserve SRO housing. The Housing Preservation Ordinance, adopted in 1980, requires owners of any downtown residential buildings demolished to provide equivalent housing within three years anywhere in the city or to make contributions to the "Low Income Housing Replacement Fund". A tenant with an income less than 80 percent of the area median in the building just prior to the permit's issuance is entitled to be moved at the owner's expense into a comparable unit. Otherwise, they may elect to receive as a cash settlement $15000 if their income is below 50 percent of the area median of $750 if it is between 50 percent and 80 percent. Owners must replace demolished housing. In the downtown, 100 percent of the net residential area must be replaced in accordance with the City, from up to 50 percent of the lost residential square footage must be replaced.

In August, 1985, Seattle also acted to address problems created by owners who did not demolish or change their building's use, but simply let them become vacant by neglect or design. The Housing Maintenance Ordinance is so strict that the City could only enforce it within the State Constitution by declaring a housing emergency in the downtown and applying the ordinance to that area.

This Ordinance requires that "owners of habitable low-income rental units or low-income rental units that can feasibly be made habitable shall make a good faith effort to rent all such units". If the City determines that an owner has failed or refused to make such a good effort as evidenced by, vacancy rates above 20 percent, failing to offer units for rent, offering units at excessive rents, reducing services, changing rules to adversely affect tenants, intentionally vandalizing units or allowing tenants to do so, or wantonly failing to comply with applicable codes, it may find an owner in violation, and a receiver can be empowered to take over management and operation of the building. The legislation also requires owners to repair units if the repair cost over three years will not exceed $2,000 per unit without City assistance, or $4,000 per unit, if City assistance is also made available. A special City fund provides interest-free loans to assist owners with compliance. While the Housing Maintenance Ordinance is relatively new, it has proved to be a potent tool to stop low-income housing loss.

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* Steve Clagett, "A Many-Sided Approach To Preservation", in Special Commissioned Papers, (Toronto: Task Force on Roomers, Boarders and Lodgers, 1986).

By far the most dramatic piece of municipal legislation has been passed in New York City.* In August 1985, a moratorium was imposed on conversion, alteration, and demolition of single room occupancy dwellings.

The moratorium, slated to end in mid-1986 after 18 months, was extended to the end of 1986. City agencies could not produce a detailed implementation plan in time. During the 1985-86 period of the moratorium, it became clear that private efforts to keep units off the market intentionally became more widespread. In July of 1986, the City passed a bill to stop the practice. It creates a duty on the owner of single room occupancy multiple dwellings, to make them habitable and to rent them to bona fide tenants. A duty is also imposed to make a public offer to rent when the unit is not rented. Where the residential portion of the building became vacant between the enactment of the original moratorium in August, 1985 and June 6, 1986, the owner is allowed, if he acts promptly, to pay his way out of the constraints of the moratorium. The price is $60,000 for each single-room occupancy dwelling unit being converted or demolished. Payment is made into a low and moderate income housing fund earlier established by local law.

A conclusion from some of the municipal ordinances enacted in San Francisco, Seattle, and New York City is that the loss of stock as a result of strong economic forces cannot be entirely prevented. But this loss can certainly be slowed down.** Municipal ordinances can also require those desiring to change the use or demolish a building to provide replacement housing elsewhere in the city of funds to go into a low income housing fund. These funds provide assistance for housing rehabilitation, construction, rental subsidies, and in some cases, even counselling services. Such programs involve no public subsidies, but do require strong local political leadership and commitment to work.

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* Bruce G. Gould & Neil A. Margetson, "Interesting Times, What's Going To Happen To Single Room Occupancy In New York City?", in Special Commissioned Papers, (Toronto: Task Force on Roomers, Boarders and Lodgers, 1986).

** Major efforts have been made in all these areas to monitor the stock much more closely than in the past.

3.5 Learning from the Canadian Experience

The Task Force made special efforts to learn about the experience of four Canadian Cities in the course of its work: Vancouver, Edmonton, Winnipeg and Quebec City. The Vancouver experience was timely, because of the impact of Expo 86. Over 700 single persons were evicted from their hotel rooms to make way for the World's Fair.* Vancouver is also interesting because of the success the City has had with a program called the "Self-contained Undersized Studio Unit Program". This produces smaller apartments in the 280-300 square foot range.

In British Columbia, the Province allocated 12 percent of the 1986 social housing budget, or 226 units, to "older singles". In Vancouver, there are 10,000 residents living in the Downtown Eastside of Vancouver, 90 percent are male, and most are over the age of 55. The majority live alone in a 10 x 10 room with no services, which rent for $220 per month, and most have a monthly income of about $400 per month. Forty-Five percent of the residents have some form of disability.

Like many other North American cities, Vancouver has lost much of its low income housing stock. The City of Vancouver's Social Planning Department reported that "between November 1978 and December 1982, there appears to have been a total loss of 76 lodging houses containing 1,987 units... " The Downtown Eastside Residents Association estimates a loss in the 3,700 range between 1978 and the present.

The EXPO'86 evictions made national headlines because of the world visibility of EXPO. Many of the evicted moved into poorer conditions and many were evicted two or three times. Two evicted individuals committed suicide within a few days of eviction notifications and four others died within two weeks of eviction. The Vancouver Medical Health Officer ruled that in one case the death was a "direct result of being evicted." As a result, the City of Vancouver drafted a bylaw, called the "Expo Housing Protection By-Law" which was to protect long-term residents of the area during the world's fair period it would also limit rent increases to 5 percent. Unfortunately, this by-law was never approved by the Province.

There are some successful non-profit housing projects in British Columbia that combine singles and families in the downtown area. As well, the city has completed three projects under the Self-Contained Undersized Studio Unit Program. Under this program, in operation since 1982, CMHC funds the construction of smaller apartments for singles of about 280-300 square feet. With the help of an interest write-down to 2 percent, rents in the $200/month range can be charged. In 1982, a 75 unit project was developed by the B.C. Housing foundation. The "127 Society" has just constructed another 87 units in downtown Vancouver for singles. So far, the projects have been well received, although the Planning Department has expressed some concerns about their high density.

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* Jim Green, "The Experience Of Low Income Singles In the Downtown Eastside Of Vancouver", in Special Commissioned Pagers, (Toronto: Task Force on Roomers, Boarders and Lodgers, 1986).

In the late 1970s, Vancouver realized there was a need to provide incentives to landlords of rooming houses, to stem the dramatic loss of stock. In 1981, the City established the City By-law Enforcement Program which is coupled with the Federal Residential Rehabilitation Assistance Program. Landlords can receive up to $2500/unit in an interest-free loan. The City administers $500,000 per year of Federal funds, and landlords have to match the City's loans. While the original target was to renovate 3500 rooms over a five year period, actual activity has been only 750 rooms, about 200 rooms annually, or six to seven buildings. This level has been approximately half the net loss estimated to occur in Vancouver, approximately 400 units/year.

The future for roomers, boarders, and lodgers in Vancouver appears grim. The current Provincial government does not believe in interfering with the private sector and has no interest at the present time in providing protection to this population group under the Landlord and Tenant Act.

In Edmonton,* Alberta, three projects have produced innovative housing solutions for singles. This includes: the Operation Friendship Rooming House, the Inner City Housing Society project, and the Kuanna Housing Co-operative Limited project.

The "Operation Friendship" Rooming House consists of 40 rooms, arranged in clusters of four, with a kitchen, living-room and one and a half bathrooms per cluster. There are six shared lounge areas, a drop-in center and offices as well. The target clientele for the rooming house, which was financed by the Alberta government, is "elders who, for various reasons, find it difficult to find and maintain appropriate housing. According to the project founders, the people served "have a variety of problems which make them undesirable tenants". A unique aspect of the project is that is was designed with the views of the prospective residents firmly in the minds of the architects. Perhaps as a result it has a low turnover rate and still involves mostly those who were engaged in the design process. A flat rent of $250 a month is charged regardless of income, and the rent is all-inclusive.

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* Lynn Hannley, "Rooming And Boarding Houses In Edmonton", in Special Commissioned Papers, (Toronto: Task Force on Roomers, Boarders and Lodgers, 1986).

The Inner City Housing Society of Edmonton includes residents of the Boyle Street/McCauley neighbourhoods, agency representatives, community workers and church groups. Since 1984, they have developed two projects: a five bedroom dwelling called "Home House" and a 15-bed rooming house. The first is a form of co-operative for individuals with some past mental health problems. The second is intended to serve typical low-income singles of the area. The unique aspect of the Society's projects is the all funds were raised in the community with donations and credit union or church financing. No government assistance was involved.

Kuanna Housing co-operative was formed in 1977 by a group of disabled individuals and volunteers who worked with them. Unable to secure CMHC funding, they bought four units in 1977-78 with market rate loans. Subsequently, they did obtain Federal non-profit housing subsidies and rehabilitation grants. There were a total of 26 bedrooms it the units purchased, which were scattered throughout an older suburb of Edmonton.

The project is a continuing co-operative which started with 75 percent of residents disabled in some way, but has found it hard to maintain this level without support services. The proportion has declined to 30 percent emotionally or physically disabled.

In Manitoba,* boarders who live in residences with more than four other boarders are protected by the Landlord and Tenant Act. The provincial Rentalsman's Office, although not required to do so by the Act, also mediates cases involving small boarding houses (fewer than five tenants) if requested to do so by both parties. Roomers fall under the jurisdiction of the Landlord and Tenant Act. In fact, however, the Rent Regulation Office knows virtually nothing about the rooming house market. Section 2 (3)(c) of the Act excludes "residential premises in which the landlord provides both room and board for the tenant in premises which the tenant occupies".

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* Lynda Newman & Kathy Mancer, "Roomers, Boarders and Lodgers: The Winnipeg Case", in Special Commissioned Papers, (Toronto: Task Force on Roomers, Boarders and Lodgers, 1986).

There is a sub-category of boarders (and landlords) who are not covered by the Landlord and Tenant Act but rather the Hotel and Boarding House Keepers' Act. These are people who live in what is known as "Main Street hotels", a number of older, deteriorated hotels in Winnipeg which offer longer-term housing. This Act has some provisions similar to the Landlord and Tenant Act is more straightforward and requires shorter waiting periods.

Despite the apparent availability of tenant protection in Manitoba, experience has been that neither landlords nor tenants of rooming and boarding houses or hotels commonly avail themselves of the legal mechanisms that exist. Contrary to the Ontario situation, there is no pressure for improved perception in Winnipeg that housing conditions for roomers and boarders are deteriorating.* There are few recent studies or statistics on this subject and no one agency is monitoring it. A 1978 report called "Apartment Loss Study" concluded that the financial position of boarding house owners was "precarious" in that compensation received was inadequate to cover salaries (often, the owner runs the boarding house) and return on the capital investment made on the property. In Winnipeg, there have been a number of significant housing innovations. The first is "Jack's Group", on Winnipeg's Main Street, which is a boarding house, financed by CMHC in 1975 for "hard-to-house" single elderly males. Operating losses are shared by the federal and provincial governments; the project is owned by a non-profit housing corporation and managed by a non-profit management company. Residents have small private rooms; they share a bathroom with other persons and use the common rooms, cafeteria and laundry facilities in the basement and on the main floor.

Rents are geared-to-income. In early 1986, the average monthly rent paid was $127. The actual cost of the accommodation was $340, for a month by subsidy of $213. Residents are provided with linen and meals at a minimal additional charge ($16). The actual cost is $75 per person. "Jack's" retains a staff person to provide a social/recreational program for residents and to assist them with personal and financial matters.

Currently, Manitoba Housing is considering the conversion of several elderly persons' housing projects to single-person housing. Recognizing "Jack's" success in providing stable housing and the need for single-person housing, Manitoba Housing is examining the financial feasibility of this endeavour.

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* The Manitoba Housing and Renewal Corporation is currently planning to convert some senior citizen Public Housing projects into singles housing in response to this changing picture.

Another innovation is a program called "Supportive Housing", administered by the Canadian Mental Health Association of Winnipeg. The program seeks placements in affordable housing whether private, non-profit, or public. Once screened, residents self-select into co-operative living groups of 3 or 4 people. They are supported as needed by both staff and trained volunteers. Each dwelling or "Supportive Housing Unit" has a House Co-ordinator (a volunteer) to help them to work together in managing their unit. Other members of the off-site support include a Community Liaison Worker, Crisis Support Workers and a unit for those experiencing a crisis which does not require hospitalization.

The role of the Community Liaison Worker is to link tenants with specific community facilities. Crisis Support Workers are available on-call after regular office hours. In 1986, provincial support was obtained for CMHA project through the Department of Health, based on a per diem of $21 per "client". This covers furnishings, staffing, and volunteer training and management. Rent, food, and utilities are the responsibilities of the "clients" and vary from one household to the next.

3.6 Conclusion

In order to gain a broader perspective, the Task Force visited cities in Western Canada and the United States that were having similar problems. Local experts shared their experiences and lessons learned with the Task Force. Trends in the United States and Canada are similar: the number of homeless is going up dramatically, yet the number of places available for this group is only a fraction of the need.

In both countries, the reasons include: a shortage of low-cost housing, loss of stock due to demolition and conversion, cutbacks in Federal government funding for housing, and releasing people from larger mental hospitals into the community.

Several cities have been active for a number of years in devising solutions to the growth in the problems for low income single renters. Los Angeles and Portland have been able to develop successful programs to renovate and operate single room occupancy hotels in their downtown areas. For example in the skid row area of Los Angeles, 1,000 rooms have been renovated.

Cities such as San Francisco, Seattle, and New York have adopted regulatory controls to preserve the existing stock. Developers planning to demolish or change the use of property must either provide replacement housing, or funds to go into a housing replacement pool that can be used for other purposes, such as rent subsidies, renovation activities, or counselling services. Seattle also provides grants and loans to landlords to bring buildings up to municipal standards. U.S. experience has shown that <u>some municipal ordinances have been successful in slowing down the loss of low-income housing stock</u>, although total prevention of the loss of such stock seems unrealistic.

In Vancouver, the City lost over 3,500 low income housing units: 791 men were evicted from their hotel rooms to make way for Expo`86. A Vancouver program called the <u>Self-Contained Undersized Studio Unit Program</u>, funded by CMHC, produces smaller apartments of 280-300 square feet. The City is also beginning to experiment with mixing singles and families in projects in the downtown area, and so far,the results have been positive.

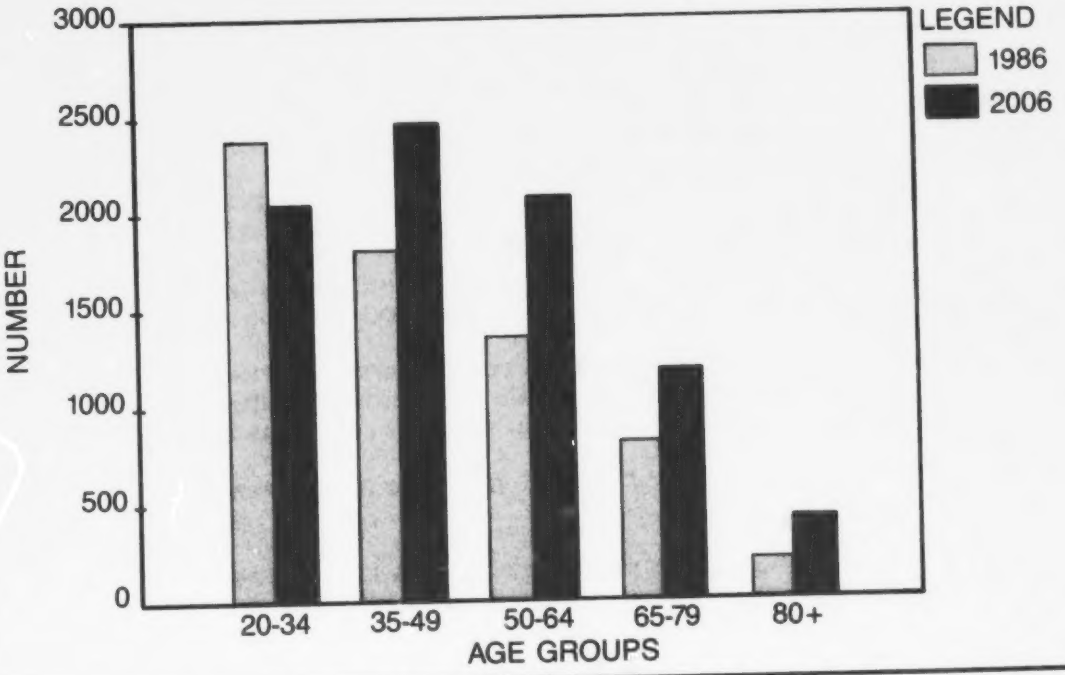
In Edmonton, Alberta, a number of innovative housing projects for singles have been produced with the help of government funding. One project, Operation Friendship, was actually designed by roomers themselves.

In Winnipeg, Manitoba, both CMHC and the Province funded a boarding house on main street called "Jack's Group" where average rents paid are $127 per month. Senior governments pay monthly in subsidies to cover staff and a social/recreational program. Manitoba Housing is currently considering the conversion of several elderly person's housing projects to single-person housing. Winnipeg also has an innovative program called "Supportive Housing" run by the Canadian Mental Health Association. It provides support to residents through staff and trained volunteers who are available on an on-call basis after regular hours. This program, is funded through the provincial Department of Health.

In the course of its travels and contacts outside Ontario, the Task Force discovered that there are a number of cities in North America which have valuable experience to share. As well, it is clear that Ontario is at the "leading edge" of learning in several fields of social housing policy and operations. To take full advantage of this knowledge, it is recommended that the Ministry of Housing and the Ministry of Municipal Affairs develop an exchange program that will allow staff in Ontario municipalities to go and work for a three to six month period in other cities. Such a program should also assist with the expenses of bringing knowledgeable persons from other jurisdictions to work in Ontario municipalities.

CHAPTER 4

POPULATION GROWTH OF DIFFERENT AGE GROUPS
1986-2006



THE FUTURE OF HOUSING FOR SINGLES IN ONTARIO

CHAPTER FOUR: THE FUTURE OF HOUSING FOR SINGLES IN ONTARIO

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CHAPTER FOUR: THE FUTURE OF HOUSING FOR SINGLES IN ONTARIO

4.1. What We Can Predict About the Future

Everybody would like to know about the future, which accounts for the popularity of psychics, fortune tellers, tarot cards and horoscopes. In the past four decades, policy-makers and those who serve them have devoted an increasing amount of attention to ways in which the future can be described and defined. Their main purpose in doing so has been to reduce the risks of making wrong choices today. Especially in the housing field, almost any decision is by its nature "long-term".

There are many things which are obviously impossible to know about the future. But there is also a surprising amount of reliable information about the future that we can use in making current choices. Here are some of the topics that we can describe with reasonable accuracy:

- population;
- trends in living arrangements;
- state of the housing stock;
- housing technology;
- incomes;
- trends in specific types of needs, e.g. unwed mothers.

We know a good deal about the future size and composition of Ontario's population because a lot of the people who will be living 15 - 20 years from now are already here. Moreover, some patterns of behaviour like the birth rate and the number of immigrants from abroad annually are pretty well established.

Even trends in the way the population is arranged into households, have now more or less stabilized. In the 1970s, a shift away from the "typical family" of husband-wife and two or three children occurred. In the 1980s, a pattern of more diverse living arrangements has been fully established.

We know much about how our future housing stock will look too; the majority of units that will be here in twenty years are already built and occupied.

There have been many small-scale advances in housing technology during the past decade, particularly in relation to factory-building methods and electronic control systems. But changes as dramatic as the "high rise" served by automatic elevator and the wood frame house are unlikely to have an impact on the future market. Technological change will likely take place within established industrial patterns and styles, although use of some materials may change dramatically.

It is very hard to predict what will happen to specific occupational groups and types of jobs. But it is fairly easy to anticipate the overall growth of different sectors of the economy. We can estimate what changes may take place in real incomes (after inflation is taken out) and in income distribution in Ontario.

If population, physical and some economic factors are pretty straight forward, the likely social situations and problems of the future are harder to forecast. For example, changes in drug technology like the introduction of cheaper cocaine in "crack" form may produce a new round of dislocation and dependency.

Some social changes and problems can be reasonably anticipated, based on past behavior. We can foresee the likely divorce rate, the likely rate of teenage pregnancies, and the likely rate of imprisonment. These all offer guidance on the housing needs of the future with an emphasis on lower-income singles.

The purpose of this chapter is to bring together in one place the different strands of a "knowable" future for singles housing in Ontario and to establish some assumptions and figures relating to needs which can be used to calculate budgetary and program volume estimates later in the report.

4.2 The Probable Climate for Social Policy and Social Investment

Southern Ontario is currently in the midst of an economic boom reminiscent of the 1960s. Financial "room" exists to pursue an active social policy. Despite a projected public debt for the Province of over $35 billion in 1986/87, the fiscal health of Ontario has rarely been better, whether net cash requirements to run the government, operating position or fiscal capacity are considered.*

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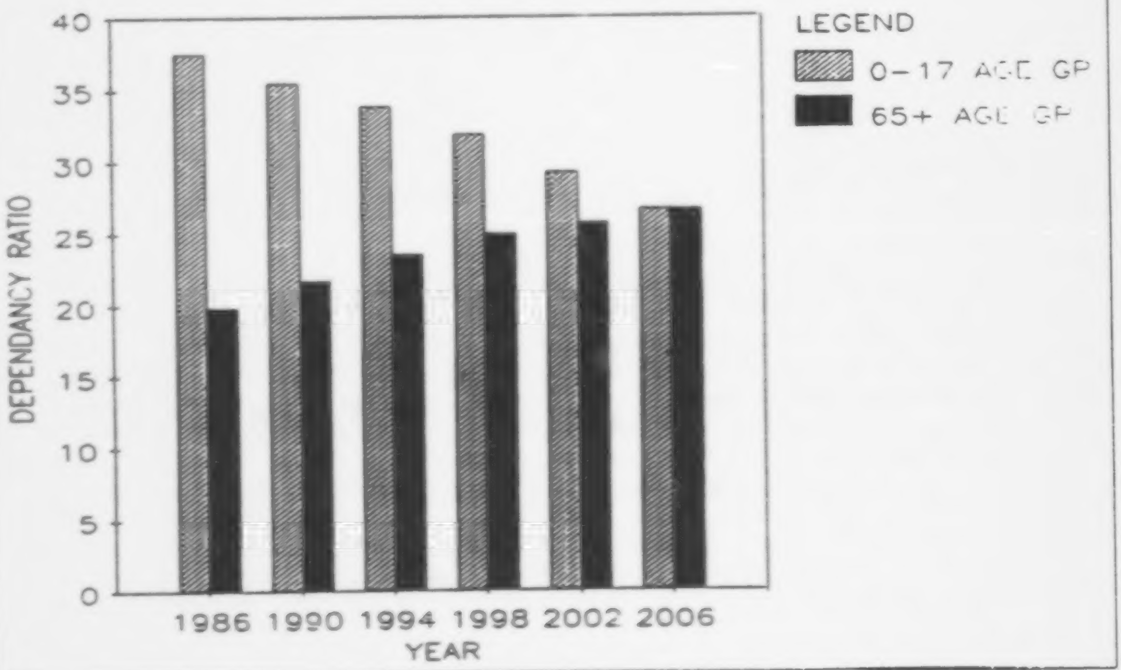
* See Ministry of Treasury and Economics, "Economic and Fiscal Review: Province of Ontario", (Toronto: Queen's Printer for Ontario, November, 1986) pp. 55-63.

A basic determinant of the capacity to pay for social expenditures is the "dependency ratio". As Chart 4 - 1 indicates, the proportion of the Ontario population which "depends on" the working age population, is likely to decline steadily over the next two decades. Proportionately more people than ever before will be in the work force; proportionately fewer will require support from the taxpayers. Provided the economy remains healthy, the substantial growth in tax revenues will take place, relative to demand for certain costly public services of the past four decades, e.g., primary and secondary education. Ontario faces a "window of opportunity" for social policy purposes.*

CHART 4 – 1
TREND IN ONTARIO DEPENDENCY RATIO
1986 – 2006



By 2021, the growing elderly population will push the overall dependency ratio back up again and each working age adult will have a greater weight of social expenditures to carry. Even today, preparations are being made for this period through higher pension contribution rates, etc.

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* These dependency figures are found in Statistics Canada, Population Projections for Canada, Provinces and Territories, 1984-2006 (Ottawa; Supply and Services Canada, 1985). Projection 1, a low projection is used throughout this chapter.

4.3 The Growth of Ontario's Population

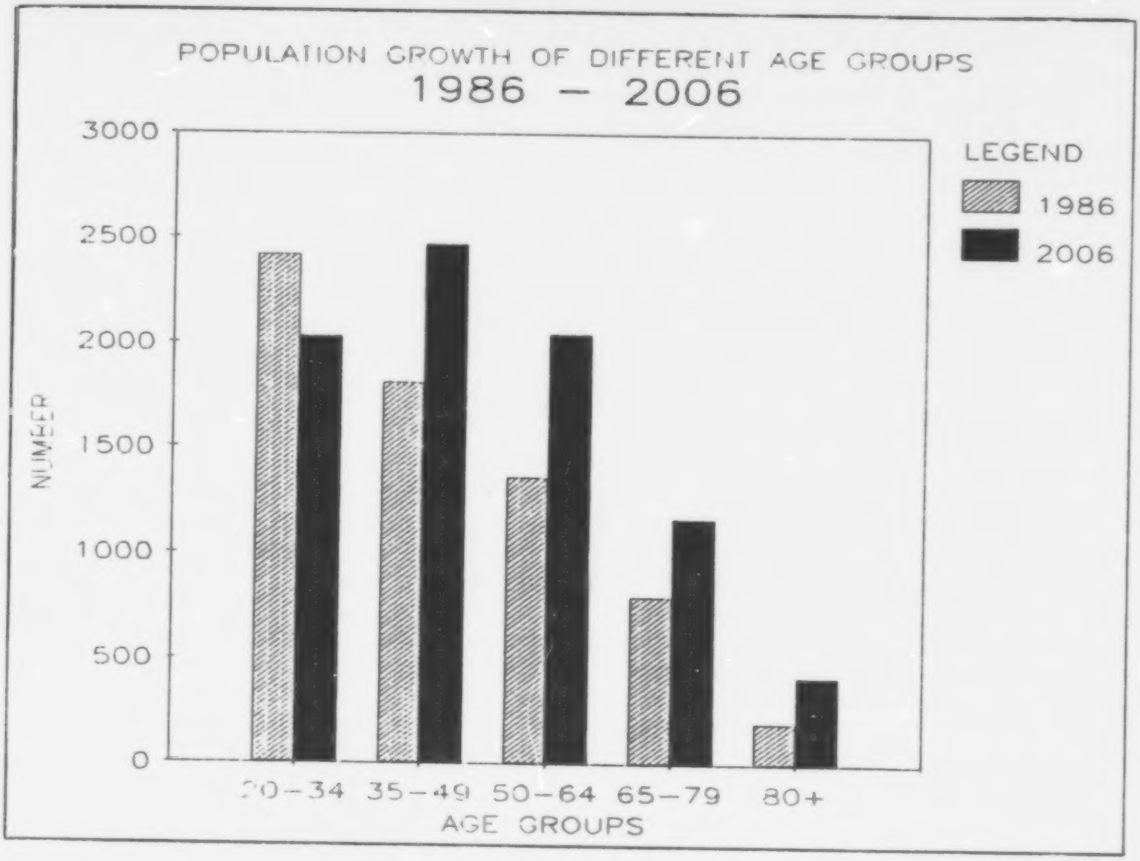
Ontario's birth rate peaked in the early 1960s, and has been declining ever since. The rate of international immigration to Ontario, minus those who leave the province for other countries, has also declined, although it has tended to fluctuate with the fortunes of the economy and Federal immigration policy. Migration from other provinces has been in Ontario's favour during the past few years, but the province was losing population on a "net" basis during a good part of the 1970s.

The overall effect of these changes has been the decline of Ontario's population growth rate from a post-war high of 4.3 percent a year in 1963 to the recent level of around 1.2 percent annually. At present, about 100,000 people a year are added to Ontario's population from all sources. Most of them are added in the Central Ontario region. Smaller cities within the economic and transportation "orbit" of Metropolitan Toronto and Ottawa are the fastest growing. Metropolitan Toronto itself is losing people through out-migration; but it still manages to grow at about a quarter of the provincial rate. As in many other North American urban regions, growth in the Toronto-centered region is becoming more and more focussed on medium and smaller centres.

If early 1980s trends continue, Ontario's population in the year 2006, twenty years hence, will be about 10,291,000 compared with 9,155,000 in 1986 according to Statistics Canada. There will be about 1.1 million more Ontarians than there are today. As the number of deaths begins to exceed the number of births, the overall growth rate will slow down, and be entirely determined by the rate of immigration into and out of the province. Barring a massive increase in immigration from elsewhere, the total population of the province will stabilize and begin to go into a slow decline after the year 2016, thirty years or more from now.

An important aspect of population growth for purposes of determining housing and social service requirements is its "age structure": how many people there are in each age group and what proportion they form of the total. Chart 4 - 2 on the next page indicates that twenty years from now, there could be about 385,000 fewer people in the 20 - 34 age group than there are today. From a period of severe youth unemployment, we are heading into a probable era of labour scarcity for the jobs usually held by younger people.

CHART 4 - 2



The most massive growth occurs in the age groups which were born during the post-war "baby boom", 1945 - 59. The most rapid growth rates are among those in the 80 years and over age groups: the numbers of people will roughly double in each of these age groups, but the absolute numbers will still be only 4.1 percent of the total population.*

4.4 Future Living Arrangements of the Ontario Population

Statistics Canada has published population projections based on the most recently available data. They have not yet issued household projections for the future. We will therefore use a comparable projection prepared by the Ontario Government by the Ministry of Treasury and Economics and published by the Commission of Inquiry into Residential Tenancies.

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* Projection No. 1, Statistics Canada, Population Projections for Canada, Provinces and Territories, 1984-2006.

According to these projections, the number of households in the province will rise from 3.3 million in 1986 to 4.0 million in 2001, based on the pattern of forming households that prevailed in 1981. Should the 1961-1981 trend toward more and more one-person households continue, there would be 3.4 million households in 1986 and 4.5 million in 2001.*

The Ontario Government projections envisage a decline in the average annual housing requirements because of the much slower population growth mentioned above. They foresee these falling from 58,000 units a year in 1986-91 to just 35,000 a year in 1996-2001, should 1981 patterns continue. If the number of smaller households continues to grow as it did in 1961-1981, then the unit requirement would go from 85,000 a year to 62,000 during 1986-2001.

The Treasury and Economics Ministry took these projections one step further and looked at the need for rental housing based on the tendencies of different age groups to own or rent housing in the past.

As suggested by Table 4 - 1 below, these projections envisage a situation in which from 169,000 to 404,000 rental units would need to be added to the housing stock over the next fifteen years. The most rapid growth would, however, still occur in the home-ownership stock.

TABLE 4 - 1

PROJECTED NUMBERS OF RENTER HOUSEHOLDS IN ONTARIO

Year	1981 Pattern Of Household Formation	Average Annual Increase	1961-1981 Pattern Of Household Formation	Average Annual Increase
1986	1,192,446		1,270,231	
1991	1,276,060	16,722	1,433,710	32,695
1996	1,324,260	9,640	1,559,201	25,098
2001	1,361,068	7,361	1,673,739	22,907

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* This forecast is based on low fertility and medium migration. The medium migration is used in this forecast is a bit lower than that used by Statistics Canada after 1991, and results in a slightly lower population for the year 2001. The Treasury and Economics projections did not extend to 2006. See David K. Foot, Housing in Ontario: A demographic Perspective, Toronto: Commission of Inquiry into Residential Tenancies, 1986, pp. 153 and 173.

The difficulty with all of these figures from the perspective of this Task Force is that again, they concentrate on people living in self-contained units. There is a more fundamental problem as well, which is highly relevant to the group we are talking about: the formation of households containing one person living in self-contained accommodation is, in part, a reflection of affluence.

In earlier times, such individuals would have remained in the family home, roomed, or shared accommodation with others. In the 1970s, they have tended to have the financial means to live on their own. This reality has been confirmed by both of the major Canadian studies in the field: the higher the income, the greater degree of privacy sought and obtained.*

In 1981, the largest single group of those living alone was widowed women (185,615), followed by men who had never been married (127,305).**

The key question is whether most recent trends in the economy and in social evolution will continue to push in the direction of proportionately higher and higher numbers of persons living alone. There are several factors at work here; chief among them:

- the rate at which young people tend to leave home;
- the divorce rate and rate of marital breakdown;
- the death rate for spouses of married couples;
- the price of housing relative to incomes.

A review of the available data indicates that, although there is still a regular addition to the population each year from each of the major sources of one-person households: leaving home, divorces and separations, and death of a spouse, the rate at which this is occurring has stabilized or has actually declined. The number turning nineteen years old each year is going to decline from 142,000 to 131,000 between now and 2006. The actual numbers in the 20-24 age group will likely fall by about 165,000 over the period.*

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* Brian R. Harrison, Living Alone in Canada: Demographic and economic perspective, (Ottawa: Supply and Services Canada, 1981), pp. 37-39 and Marion Steele, The Demand for Housing in Canada, Ottawa: Supply and Services Canada, 1979), pp. 20-22 and P. 119.

** Statistics Canada, 1981 Census of Canada: Census families in private households. (Ottawa: Supply and Services Canada, 1982) p. 7-7.

After a period of very strong growth in the 1970s as the full effects of 1968 divorce reforms took hold, the divorce rate in Canada has now stabilized and is even beginning to decline.

Deaths of spouses, leaving a married person on their own, are projected to rise slowly over the next two decades if the overall pattern of deaths can be used as an indicator. These will rise from about 68,000 in the current year to over 100,000 by the year 2006. The annual increase is in the order of 1000-2000 a year. The rise in widowhood may be more than offset by the decline in other factors pushing toward one-person households.

The largest single factor in whether many more people live on their own than before is probably the state of the housing market itself in relation to the capacity to pay. As David K. Foot indicates, decreased affordability will delay or reverse the trend to one-person households.**

According to Statistics Canada, the overall costs of homeownership in Toronto have been rising faster than the rate of income growth over the past year. Rents have been growing at a rate close to wages. It would be quite surprising if, over the next two decades, housing costs and incomes rose at very different rates for the population as a whole. However, the evident loss of stock occupied by single persons and pressures on prices in the urban core areas could reduce affordability for these people.

TABLE 4 - 2

CHANGE IN COST OF HOUSING RELATIVE TO INCOMES, 1985-86

	1985	1986	% Change
Weekly Earnings, Industrial Average	423.77	443.61	+ 4.7
Rents, Toronto	130.5	136.5	+ 4.6
Ownership Costs, Toronto	128.0	139.6	+ 9.1

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* Statistics Canada, Population Projections...

** Housing in Ontario: A Demographic Perspective, pp. 72-73.

The overall impact of these changes together may be:

- a reduced rate at which single persons form their own households in self-contained dwellings;
- increased sharing and "doubling up" of households;
- a reduced rate of growth among unattached individuals in the population.

A major unknown factor is the extent to which youth labour shortages will improve their economic position, and hence, capacity to improve their housing.

4.5 Forecasting The Housing Needs Of Roomers, Boarders and Lodgers

Projections of housing needs for roomers, boarders and lodgers pose unique problems. For one thing, they "fall between" the two typical types of forecasts produced: population and households. We will adopt the concept of the "unattached individual" for purposes of our forecasts. These include roomers, boarders and lodgers, along with one-person households and unrelated persons sharing accommodation. The emphasis on households for purposes of calculating housing requirements should not blind us to the possibility that lines between the three types of living arrangements mentioned can be fine. For example, two women may be sharing the expenses of a condominium apartment and take in a third as a lodger who is considered to pay rent. A house may contain a duplex apartment with a "one-person household" in it and a number of rooms sharing facilities downstairs, containing non-household "lodgers".

We are going to use these, together with figures on unattached individuals from the 1981 and 1985 surveys of incomes. Future numbers of individuals can be calculated from population projections simply by taking their current proportion of the population and carrying it forward in relation to projected future population. Alternatively, a forecast in which there is a change in the relationship between unattached individuals and total population can also be calculated. In this instance, we have used the trend between 1981 and 1985, and assumed it will continue to the year 2006.

Based on this method, the total numbers who are living as unattached individuals will rise by between 121,000 and 380,000 during the period 1986-2006. The determining factor is whether 1985 proportions of population in these living arrangements continue into the future, or whether the modest growth in proportions experienced between 1981 and 1985 continues.*

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* Full tables are appended to this chapter.

If these figures seem low in comparison with the numbers who turn 19 years old each year, ie., 140,000 or so, it should be noted that about; 15,000 nineteen-year olds are married in a given year, 150,000 more will be married by the age of 24. As well, many younger workers and college students live in the family home until at least their mid-twenties.

The overall numbers of unattached individuals, whether one-person households, singles sharing, or roomers and boarders are presented below.

TABLE 4 - 3

PROJECTED GROWTH OF NUMBERS OF UNATTACHED INDIVIDUALS, 1986-2006

Year	Number based on 1985 Pattern	Average Annual Increase	Number based on 1981-85 trend	Average Annual Increase
1986	980,000		989,000	
1991	1,030,000	10,000	1,107,000	23,600
1996	1,065,000	7,000	1,204,000	19,400
2001	1,087,000	4,400	1,290,000	17,200
2006	1,101,000	2,800	1,369,000	15,800

4.6 Forecasting the Numbers of Unattached Individuals Who Will Need Housing Assistance

As noted in Chapter Two, there are no rent-to-income data for unattached individuals sharing or for lodgers. We do know the rent-to-income ratios of one-person households for 1981, but not for the future.

It would be possible, nevertheless, to take base rents and inflate them by the change in the Consumer Price Index. Then the results could be related to projected numbers of unattached individuals by income group to calculate rent-to-income gaps along the lines set out in Chapter Two. Since incomes cannot be projected into the future at a much different rate than the Consumer Price Index, given the limited real growth of the past five years, the whole thing would amount to moving the same essential relationship forward in time.

Some of these problems have been circumvented in this report by concentrating on a long-established calculation of need, the Statistics Canada "poverty line". This is a moving threshold of income, below which it is necessary to spend an unacceptably high proportion on food, shelter and clothing.

In 1985, these levels of income ranged between $10,233 for a single person living in a large urban centre and $7,568 for the same individual living in a rural area. The basis for these figures was that over 58.5 percent would have to be devoted to food shelter and clothing.

Shelter costs are probably the major difficulty facing unattached individuals below the poverty line, when the actual rent for a room is compared with the income available to pay it. In 1985, between 188,000 and 421,000 could not afford a rent of between $200 and $300 a month without paying more than 30 percent of total income.*

In the absence of rent-to-income data, the poverty line can be used as a proxy for likely housing need. The number of singles in need using this method would be 313,000 in 1986. This relates well to the number of one-person households with an affordability problem in 1981, 285,000.**

There are some dangers in using the poverty line as a proxy for housing need. For example, there were close to 20,000 one-person households making less than $5,000 who paid under $100 in rent per month in 1981. But the dangers of overestimating need for either better housing or income supplementation related to housing costs are not very great. Even "good deals" on rent may not last forever under Rent Review rules for "chronically-depressed rents". If the basic capacity to afford the rent is not present, the likelihood is high of falling into housing need, especially when 2,000 or more affordable dwellings have been disappearing each year through demolition alone according to Housing Ministry figures.

Table 4 - 4 on the next page gives a profile of low-income unattached individuals in 1981. Key factors tending toward continued low-income relative to the rest of the population include:

- lack of educational attainment;
- inadequate retirement provisions for the elderly, mostly women;
- higher unemployment, especially among young men.

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* Calculated from Statistics Canada, Income Distributions by Size for Canada, 1985.

** Statistics Canada, Census of Canada, 1981.

TABLE 4 - 4

A PROFILE OF ONTARIO UNATTACHED INDIVIDUALS OF LOW-INCOME, 1981 SHOWING COMPARISON WITH NON LOW-INCOME INDIVIDUALS

	Low-Income	Not Low-Income
% Urban Dwellers	92.4	89.3
% Large Urban Dwellers	50.1	54.4
% Men	33.4	48.6
% Women	66.6	51.4
% 15-24 Men	30.2	16.9
% 65+ Women	50.0	32.0
% Relying Mainly On Employment Income	33.0	74.6
% Relying Mainly On Government Transfers	52.1	7.6
% Relying on Both Types of Income	14.9	17.8
% Who Had Not Worked In Previous Year	59.6	21.7
% Who Worked In Community, Commercial, Personal Service Sector	46.5	33.0
% With Grade 8 Or Less	34.4	14.0
% Born In Canada	69.7	76.2
% With English As Mother Tongue	76.0	81.2
Total Of Ontario Unattached Individuals	295,285	536,615

It is reasonable to expect improvement in each of these areas as a result of public policies to offer literacy training, reform pension benefits, and create additional youth jobs and skill development programs. Whether these policies will be able to yield higher incomes that move ahead of housing costs in particular remains to be seen.

The overall picture of those likely to have housing needs is presented below.

TABLE 4 - 5

UNATTACHED INDIVIDUALS IN NEED, 1986 AND 2006

	1986	2006	% Change
Based on 1985 Pattern	311,000	349,000	+ 12.2
Based on 1981 Population Pattern and 1981-85 Poverty Trend	313,000	390,000	+ 24.6
Based on 1981-85 Population and Poverty Trends	315,000	485,000	+ 54.0

During the period 1981-84, the percentage of all unattached individuals earning less than $5,000 a year increased from 11.7 to 11.9 percent, after inflation effects were removed. The proportion of unattached individuals below the poverty line went from 31.0 to 31.7 percent, 1981-1985.*

A plausible projection based on all of the comments about population and income growth above is a stable rate of increase in the number of unattached individuals, reflecting both social and market trends, and a slow increase in the rate at which people fall into poverty. This yields a projected requirement for a further 77,000 affordable spaces over the next twenty years, in addition to 313,000 to catch up the current backlog of need.

As we shall see in Chapter Ten, it is not the case that these must be new units of social housing. A variety of techniques to be described there can be put to work, many of them cheaper to the public than deeply subsidized rental construction.

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* Income Distributions by Size in Canada, Catalogue No. 13-207, using 1978 base.

4.7 Forecasting Trends In Specific Need Groups

The Task Force identified twelve different subgroups within the total number of unattached individuals who are likely to have specific housing needs and problems. We have sought data on each of these groups, and have been able to determine with reasonable confidence whether they are likely to pose an expanded or decreased need for housing solutions in the future.

Here are the highlights of our findings about the future numerical trend in relation to each group:

- Employed Youth are going to decline in numbers as the overall number of Ontarions aged 18-24 declines;
- Unemployed Youth have been securing jobs as the economy picks up; their overall numbers are projected to decline too;
- Full-Time Students in community colleges and universities appear to have peaked during 1984 and 1985; again, the decline in the age group should stabilize or reduce their future numbers;
- Young Offenders in provincial correctional institutions are hard to forecast at the moment since the system is in flux; numbers appear to have levelled off in the period to 1983 before Federal legislation was changed;
- Pregnant Teenagers are a group that is also stabilizing or declining; the rate among younger teenagers in particular has declined;
- Older Employed Single Adults are going to increase significantly in numbers as their population age groups expand;
- Adult Offenders have been growing slowly in numbers, but the absolute number released each year in Ontario is under 2,000;
- Alcohol and Drug Abusers numbers entering and leaving detoxification centres appear to have stabilized in recent years;
- Mentally-Handicapped Adults are a stable proportion of the population and because of advances both in treatment and in diagnostic technology, the long-term outlook is for a decline in their proportion of the population;
- Physically-Handicapped Adults are probably only growing slowly in numbers due to the improvements in automobile safety and other factors;

- Psychiatric Patients being returned to the community have stabilized in numbers: the drive to move them out of large mental institutions peaked some years ago;

- Elderly Adults are a growing proportion of the population and will more than double in absolute numbers over the next two decades.

The overall impression to be gained from the available data on these groups is that no sudden crisis of growth in need for either standard or specialized housing looms on the horizon as a result of emerging trends.

4.8 Conclusion

The problem that Ontario society faces is already here in the form of a serious backlog of need among unattached individuals, and of special needs among the different groups listed above. The backlog of over 300,000 ill-housed, ill-fed, and ill-supported people can be expected to increase by some 24 percent, 1986-2006. The loss of stock through conversions and demolitions, though it may be halted for the next two years as result of provincial action, has nevertheless worsened their position. Some 9,000 single persons lack permanent accommodation of any kind. Tensions have been mounting between the different interests involved as the struggle to regulate and to maintain what is left intensifies.

The stage is set for solutions to be assessed and proposed in relation to protection, preservation of the existing stock, supply of housing for the backlog of need and the growing numbers entering each year, and improved support services for some of the groups mentioned above in particular.

TABLES ANNEXED TO CHAPTER FOUR

PROJECTION OF NEEDS AMONG UNATTACHED INDIVIDUALS BASED ON A CONTINUATION OF 1985 PATTERNS

Year	% Of Unatt. Indiv.	Number Of Unatt. Indiv.	% Of Those In Poverty	Number In Poverty	Additional People In Need**
1981	10.2	879,000	31.0	272,000	--
1985	10.7	968,000*	31.7	307,000	--
1986	10.7	980,000	31.7	311,000	+ 4,000
1987	10.7	991,000	31.7	314,000	+ 3,000
1988	10.7	1,002,000	31.7	318,000	+ 4,000
1989	10.7	1,012,000	31.7	321,000	+ 3,000
1990	10.7	1,021,000	31.7	324,000	+ 3,000
1991	10.7	1,030,000	31.7	327,000	+ 3,000
1992	10.7	1,038,000	31.7	329,000	+ 2,000
1993	10.7	1,046,000	31.7	331,000	+ 2,000
1994	10.7	1,052,000	31.7	334,000	+ 3,000
1995	10.7	1,059,000	31.7	336,000	+ 2,000
1996	10.7	1,065,000	31.7	337,000	+ 1,000
1997	10.7	1,070,000	31.7	339,000	+ 2,000
1998	10.7	1,075,000	31.7	341,000	+ 2,000
1999	10.7	1,079,000	31.7	342,000	+ 1,000
2000	10.7	1,083,000	31.7	343,000	+ 1,000
2001	10.7	1,087,000	31.7	345,000	+ 2,000
2002	10.7	1,091,000	31.7	346,000	+ 1,000
2003	10.7	1,094,000	31.7	347,000	+ 1,000
2004	10.7	1,096,000	31.7	348,000	+ 1,000
2005	10.7	1,099,000	31.7	348,000	0
2006	10.7	1,101,000	31.7	349,000	+ 1,000

Source: Task Force calculations from Statistics Canada, Income Distributions by Size in Canada, Catalogue No. 13-206 and 13-207, 1981 and 1985; and Statistics Canada, Population Projections for Canada, Provinces and Territories, 1984-2006, Catalogue No. 91-520.

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* This figure is slightly lower than the 975,000 estimated in Income Distributions by Size, 1985. The difference could be accounted for either by higher actual population growth than originally forecast or by sampling errors in the preliminary survey results, or by both. In order to maintain consistency, the forecast figures have been used throughout.

** Fluctuations between years are partly caused by rounding up or down.

PROJECTION OF NEEDS AMONG UNATTACHED INDIVIDUALS BASED ON 1981-1985 TRENDS IN BOTH POPULATION AND POVERTY

Year	% Of Unatt. Indiv.	Number Of Unatt. Indiv.	% Of Those In Poverty	Number In Poverty	Additional People In Need**
1981	10.2	879,000	31.0	272,000	--
1985	10.7	968,000*	31.7	307,000	--
1986	10.8	989,000	31.9	315,000	+ 8,000
1987	11.0	1,010,000	32.1	324,000	+ 9,000
1988	11.1	1,039,000	32.2	335,000	+ 8,000
1989	11.2	1,059,000	32.4	343,000	+ 8,000
1990	11.3	1,079,000	32.6	352,000	+ 9,000
1991	11.5	1,107,000	32.8	363,000	+ 11,000
1992	11.6	1,125,000	32.9	370,000	+ 7,000
1993	11.7	1,143,000	33.1	378,000	+ 7,000
1994	11.8	1,161,000	33.3	386,000	+ 8,000
1995	12.0	1,187,000	33.5	398,000	+ 12,000
1996	12.1	1,204,000	33.6	404,000	+ 6,000
1997	12.2	1,220,000	33.8	412,000	+ 6,000
1998	12.3	1,236,000	34.0	420,000	+ 8,000
1999	12.5	1,261,000	34.2	431,000	+ 11,000
2000	12.6	1,276,000	34.3	438,000	+ 7,000
2001	12.7	1,290,000	34.5	445,000	+ 6,000
2002	12.8	1,305,000	34.7	453,000	+ 8,000
2003	13.0	1,329,000	34.9	464,000	+ 11,000
2004	13.1	1,342,000	35.0	470,000	+ 6,000
2005	13.2	1,356,000	35.2	477,000	+ 7,000
2006	13.3	1,369,000	35.4	485,000	+ 8,000

Source: Task Force calculations from Statistics Canada, Income Distributions by Size in Canada, Catalogue No. 13-206 and 13-207, 1981 and 1985; and Statistics Canada, Population Projections for Canada, Provinces and Territories, 1984-2006, Catalogue No. 91-520.

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** Fluctuations between years are partly caused by rounding up or down.

PROJECTION OF NEEDS AMONG UNATTACHED INDIVIDUALS BASED ON 1985 POPULATION PATTERN AND 1981-85 TREND IN POVERTY

Year	% Of Unatt. Indiv.	Number Of Unatt. Indiv.	% Of Those In Poverty	Number In Poverty	Additional People In Need**
1981	10.2	879,000	31.0	272,000	--
1985	10.7	968,000*	31.7	307,000	--
1986	10.7	980,000	31.9	313,000	+ 6,000
1987	10.7	991,000	32.1	318,000	+ 5,000
1988	10.7	1,002,000	32.2	323,000	+ 5,000
1989	10.7	1,012,000	32.4	328,000	+ 5,000
1990	10.7	1,021,000	32.6	333,000	+ 5,000
1991	10.7	1,030,000	32.8	338,000	+ 5,000
1992	10.7	1,038,000	33.0	343,000	+ 5,000
1993	10.7	1,046,000	33.1	346,000	+ 3,000
1994	10.7	1,052,000	33.3	350,000	+ 4,000
1995	10.7	1,059,000	33.5	355,000	+ 5,000
1996	10.7	1,065,000	33.7	359,000	+ 4,000
1997	10.7	1,070,000	33.8	362,000	+ 3,000
1998	10.7	1,075,000	34.0	366,000	+ 4,000
1999	10.7	1,079,000	34.2	369,000	+ 3,000
2000	10.7	1,083,000	34.4	373,000	+ 4,000
2001	10.7	1,087,000	34.5	375,000	+ 2,000
2002	10.7	1,091,000	34.7	379,000	+ 4,000
2003	10.7	1,094,000	34.9	382,000	+ 3,000
2004	10.7	1,096,000	35.0	384,000	+ 2,000
2005	10.7	1,099,000	35.2	387,000	+ 3,000
2006	10.7	1,101,000	35.4	390,000	+ 3,000

Source: Task Force calculations from Statistics Canada, *Income Distributions by Size in Canada*, Catalogue No. 13-206 and 13-207, 1981 and 1985; and Statistics Canada, *Population Projections for Canada, Provinces and Territories, 1984-2006*, Catalogue No. 91-520.

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* This figure is slightly lower than the 975,000 estimated in *Income Distributions by Size, 1985*. The difference could be accounted for either by higher actual population growth than originally forecast or by sampling errors in the preliminary survey results, or by both. In order to maintain consistency, the *forecast* figures have been used throughout.

** Fluctuations between years are partly caused by rounding up or down.

PROJECTION OF NEEDS AMONG UNATTACHED INDIVIDUALS BASED ON 1981-1985 TRENDS IN BOTH POPULATION AND POVERTY

Year	% Of Unatt. Indiv.	Number Of Unatt. Indiv.	% Of Those In Poverty	Number In Poverty	Additional People In Need**
1981	10.2	879,000	31.0	272,000	--
1985	10.7	968,000*	31.7	307,000	--
1986	10.8	989,000	31.9	315,000	+ 8,000
1987	11.0	1,010,000	32.1	324,000	+ 9,000
1988	11.1	1,039,000	32.2	335,000	+ 8,000
1989	11.2	1,059,000	32.4	343,000	+ 8,000
1990	11.3	1,079,000	32.6	352,000	+ 9,000
1991	11.5	1,107,000	32.8	363,000	+ 11,000
1992	11.6	1,125,000	32.9	370,000	+ 7,000
1993	11.7	1,143,000	33.1	378,000	+ 7,000
1994	11.8	1,161,000	33.3	386,000	+ 8,000
1995	12.0	1,187,000	33.5	398,000	+ 12,000
1996	12.1	1,204,000	33.6	404,000	+ 6,000
1997	12.2	1,220,000	33.8	412,000	+ 6,000
1998	12.3	1,236,000	34.0	420,000	+ 8,000
1999	12.5	1,261,000	34.2	431,000	+ 11,000
2000	12.6	1,276,000	34.3	438,000	+ 7,000
2001	12.7	1,290,000	34.5	445,000	+ 6,000
2002	12.8	1,305,000	34.7	453,000	+ 8,000
2003	13.0	1,329,000	34.9	464,000	+ 11,000
2004	13.1	1,342,000	35.0	470,000	+ 6,000
2005	13.2	1,356,000	35.2	477,000	+ 7,000
2006	13.3	1,369,000	35.4	485,000	+ 8,000

Source: Task Force calculations from Statistics Canada, Income Distributions by Size in Canada, Catalogue No. 13-206 and 13-207, 1981 and 1985; and Statistics Canada, Population Projections for Canada, Provinces and Territories, 1984-2006, Catalogue No. 91-520.

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** Fluctuations between years are partly caused by rounding up or down.

PROJECTION OF NEEDS AMONG UNATTACHED INDIVIDUALS BASED ON 1985 POPULATION PATTERN AND 1981-85 TREND IN POVERTY

Year	% Of Unatt. Indiv.	Number Of Unatt. Indiv.	% Of Those In Poverty	Number In Poverty	Additional People In Need**
1981	10.2	879,000	31.0	272,000	--
1985	10.7	968,000*	31.7	307,000	--
1986	10.7	980,000	31.9	313,000	+ 6,000
1987	10.7	991,000	32.1	318,000	+ 5,000
1988	10.7	1,002,000	32.2	323,000	+ 5,000
1989	10.7	1,012,000	32.4	328,000	+ 5,000
1990	10.7	1,021,000	32.6	333,000	+ 5,000
1991	10.7	1,030,000	32.8	338,000	+ 5,000
1992	10.7	1,038,000	33.0	343,000	+ 5,000
1993	10.7	1,046,000	33.1	346,000	+ 3,000
1994	10.7	1,052,000	33.3	350,000	+ 4,000
1995	10.7	1,059,000	33.5	355,000	+ 5,000
1996	10.7	1,065,000	33.7	359,000	+ 4,000
1997	10.7	1,070,000	33.8	362,000	+ 3,000
1998	10.7	1,075,000	34.0	366,000	+ 4,000
1999	10.7	1,079,000	34.2	369,000	+ 3,000
2000	10.7	1,083,000	34.4	373,000	+ 4,000
2001	10.7	1,087,000	34.5	375,000	+ 2,000
2002	10.7	1,091,000	34.7	379,000	+ 4,000
2003	10.7	1,094,000	34.9	382,000	+ 3,000
2004	10.7	1,096,000	35.0	384,000	+ 2,000
2005	10.7	1,099,000	35.2	387,000	+ 3,000
2006	10.7	1,101,000	35.4	390,000	+ 3,000

Source: Task Force calculations from Statistics Canada, Income Distributions by Size in Canada, Catalogue No. 13-206 and 13-207, 1981 and 1985; and Statistics Canada, Population Projections for Canada, Provinces and Territories, 1984-2006, Catalogue No. 91-520.

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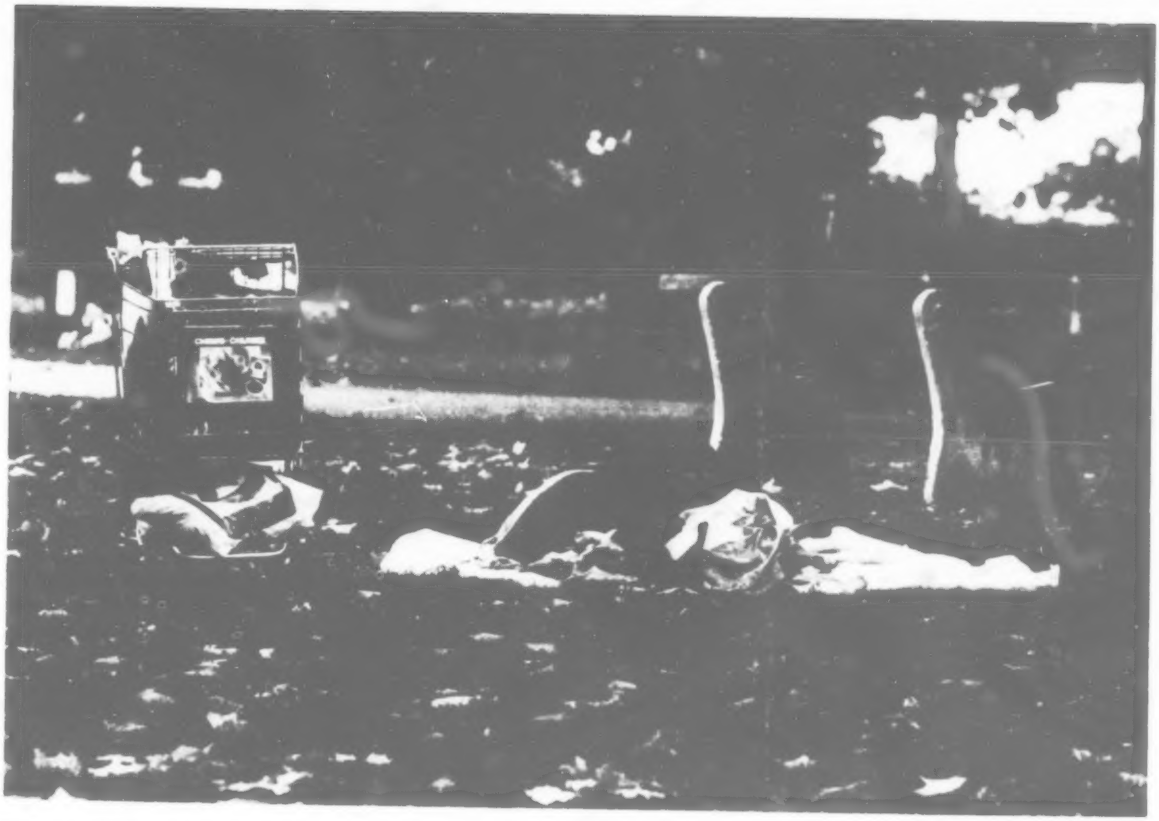
** Fluctuations between years are partly caused by rounding up or down.

CHAPTER 5



PROTECTION FOR THE HOMELESS

CHAPTER FIVE: PROTECTION FOR THE HOMELESS

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CHAPTER FIVE: PROTECTION FOR THE HOMELESS

5.1 The Case of Drina Joubert

On December 17, 1985, Drina Joubert froze to death in an abandoned truck at the rear of 230 Sherbourne Street in Toronto. She was the nineteenth Toronto resident to die of cold and exposure since the beginning of 1984. Hers was one among the approximately thirty to forty deaths annually in Ontario traceable to "excessive cold". Some 416 deaths in which homelessness may have been a factor occurred over the past decade across the province.*

Drina Joubert's death seemed especially shocking because in the words of the Coroner's Jury Verdict, "she sought help from practically every available social agency and hospital service in the City of Toronto". She was an alcoholic, and mentally and physically ill.

The Coroner's Jury made a strong statement on the current system for addressing the problem of the homeless in Toronto:

> "Clearly, the bureaucracy designed to help the most disadvantaged among us has become unresponsive to the need of people it was created to serve. It is fragmented and inefficient. We, the taxpayers of Toronto, who pay a good deal for this system, deserve a healthy system that will be more successful in achieving it objectives."

Nor are some of the attitudes and problems alluded to in the Verdict confined to the province's largest metropolis. A housing referral worker in Ottawa stated in an interview with the Task Force: "More and more, I call someone for a place to put a homeless person and say "they have no place to go" and they reply 'So?'".

During our hearing in Ottawa, a woman confined to a wheel-chair testified that a local welfare official had called the police to have her ejected from the official's office; she had been taken at the official's request to a church which had no arrangements to house her. A report prepared for the Windsor City Council found that efforts on behalf of the homeless and "hard-to-house" people were scattered among twenty different agencies.

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* Note that there are no statistics available on deaths due to "homelessness" per se. The available data are on "Hunger, thirst, exposure and neglect", and on "Excessive cold". Deaths due to excessive cold can occur when someone, for example, underestimates a distance in Northern Ontario, runs out of gas and freezes to death in his car on a lonely road.

Yet it is also clear that people like Drina Joubert are not turned away from hostels without reason. As Rev. Brad Lennon testified at her inquest: "She was becoming more and more disturbed and angry ... and [posed] a danger to other residents ... We don't have facilities and staff to deal with such difficult people".*

Prior to her death, Ms. Joubert had been barred from virtually every hostel in the City, had been beaten and robbed by three youths, and had been in and out of detoxification treatment for her alcoholism. Hers was a sad pattern of self-destruction coupled with the effects of an overburdened system.

We should not be too hasty in levelling criticisms at those who are struggling to make the current system for housing the homeless work. Many of the institutional arrangements for meeting the needs of these people date from the 1920s. They lack both a coherent framework of public policy and resources. They have been patched together and are now threatening to sag or break down under pressures from social, legal, market and other changes of the past two decades.

The Coroner's Jury into Drina Joubert's death made a variety of recommendations for action, large and small. They confined their remarks to the plight of homeless women, though the number of deaths of homeless men is probably 3 to 5 times that for women.

Naturally our report will seek to address both sexes and all key aspects of the problem. For many people who become homeless have previously been roomers or boarders. And many of the growing number of "homeless" families are jammed into a single room or motel accommodation.

5.2 The Trend Toward A New Kind of Homeless Person

There may be a heightened sensitivity to the remaining problems of homeless people in Ontario, exemplified by Drina Joubert, because of our very affluence. As well, there is growing evidence of a "new" homeless person, different from those we more or less expected to be homeless in the past: rootless alcoholic men of middle age or older. A May 1985 survey of men using the Salvation Army Hostel on George Street in Ottawa found 47% of users to be under 30 years old, and only 5% over 65 years old. Fifty-four percent had at least some high school education and among these 5% had college or university educations. One-hundred and sixty of 204 were alcohol abusers but 95 of 204 were employed.*

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* Reported by Paul Taylor, "Women too difficult for hostel to control, director tells inquest", Globe and Mail, February 18, 1986.

As 1986 draws to a close, the newspapers are full of reports on homeless single persons and families who are in difficulty:

- Ednamae Oad, 48, sleeping in her van with her dog Muffin after being evicted in Toronto, herself a volunteer worker on behalf of hungry people (Toronto Star, November 6, 1986);
- Kim Pelliter, 25, her employed husband and four children living in one room at a hostel after being flooded out of a basement apartment, and after the breakdown of a home-sharing arrangement (Toronto Star, October 9, 1986);
- Sandra Hozinski, 32, living in a hostel with five children after being evicted from public housing due to the actions of her boyfriend (Toronto Star, October 9, 1986);
- Cynthia Rosefield, 29, living with her daughter in a room with cooking privileges along the motel strip in Etobicoke (Toronto Star, September 11, 1986);
- Lisa and Sam Spencer living with three young children in a motel on Princess Street in Kingston (Whig-Standard, May 2, 1986);
- Brad Hopkins, who has custody of two daughters but needs a home to regain custody of his two sons (Hamilton Spectator, August 6, 1986);
- John Travers, 34, blind, evicted from public housing after being charged with assaulting his wife, and living in Toronto bus shelters (Toronto Sun, November 7, 1986).

Most of the above "cases" do not appear to have the daunting problems that Drina Joubert had: they are nevertheless "hard to house" because of the kind of market conditions that prevail today. They are faced with discrimination because they have children, or because they are on welfare, or because landlords have many competing prospects for the same space and can choose those with better incomes.

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* Reported in Bruce Halsey, "Homeless men are bums, right? Wrong.", Canadian Housing, Vol. 3, No. 2, (Summer, 1986), p. 33.

5.3 Elements of An Ontario Policy for Housing the Homeless

An Ontario policy for housing the homeless must address five key issues.

The first is what should be done in extreme circumstances like those of Drina Joubert, where someone has proven too difficult for even housing of last resort to accept.

Second is whether present hostel accommodation should be expanded and upgraded to meet the heavy demand, or whether emphasis should be given to "homes not hostels".

Third is how to avoid having the social program "safety net" itself cause or perpetuate homelessness through evictions and welfare rules.

Fourth is how to create momentum for a drive to house the homeless and to bring to bear all available resources to this end.

The final issue is how to prevent future homelessness in Ontario.

5.4 What To Do About Street People Who Have Been Barred or Resist Help

Pat Capponi of Parkdale Activity and Recreation Centre in Toronto has placed squarely the challenge which any system to help the homeless must face: what happens when a "difficult" person is barred from a hostel at midnight and has nowhere else to go? Another issue of similar magnitude is what to do about someone who is offered shelter in a hostel on a cold night but refuses it, preferring to stay over a grate or in a makeshift shelter.

Most charitable hostels consider themselves to be concerned about the needs of "difficult" people even when they must occasionally bar them for the good of other residents. Rev. Brad Lennon testified at the Joubert inquest that the All Saints hostel in Toronto usually takes in people who have been barred from other hostels.* Certainly the Salvation Army and other church organizations could not be accused of taking in "easy-to-house" people... Yet it is clear that there must exist in each community a hostel that is truly a shelter of last resort and that will find a place for someone regardless of the circumstances, even if it means making special arrangements to segregate them from other occupants.

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* Taylor, "Women too difficult ..."

While charitable hostels should not be excluded from taking on such a role, the most likely candidate is the government, whether provincial or municipal. If there is such a shelter in each community with no barred list ever, one step will have been taken toward easing the situation of the rest of the hostels in the system. The difficulty of course, is that if a hostel has a "no barred list" policy, it may quickly be pushed beyond its limits to cope. Resources will need to be provided, both staff and money, to recognize the role that such a hostel is playing and to maintain its security and a modicum of livability for all residents.

An essential component of any comprehensive hostels policy is the existence of a registry of places that are willing to take in homeless families and individuals on a more permanent basis. While these exist in several municipalities, the increasing use of hotels and motels suggests that such lists are not long enough and that they may need to be used more strategically. Many homeless families and individuals are, if their plight is widely known, likely to be found acceptable accommodation of a more permanent nature.

Every municipality in Ontario which has temporary hostel accommodation should also have, as a matter of course, a registry of available accommodation, funded by the Ministry of Housing and accessible to all agencies in regular contact with low-income and homeless persons.

An agreed community service agency in each municipality that has temporary accommodation, should conduct an aggressive campaign to secure additional places for the registry; use of photos and individual stories of homeless families and individuals in mass circulation daily and weekly newspapers should be tried on a pilot basis to secure additional living places.*

People may find themselves homeless in almost any location across a municipality, as a result of eviction, a household quarrel, discharge from an institution, or other event. While they may know where a hostel is, they may be incapable of getting there for a variety of reasons.

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* This technique has been applied successfully for homeless persons in other jurisdictions and seems highly successful for securing child adoptions in Ontario.

An agreed community service agency in each municipality of substantial size, that has temporary hostel accommodation, should have a provincially-funded mini-bus, with radio, hot beverages and para-medical help on board, to transport homeless persons to an available shelter.

The Ministry of Housing should fund the equipment of rented or leased mini-buses for this purpose. The cost of operation should be an eligible item for Ministry of Community and Social Services funding to local welfare administration. A pilot program should be operated during the winter of 1987 to test this concept further.

These measures: a "no-barred-list" hostel, a registry, an aggressive campaign to find living places for the homeless, and a mini-bus to ensure that people reach shelter are all appropriate to those who want shelter. But there are also people who want to remain outside, even in freezing weather, because they intensely fear or dislike hostel accommodation, or because they have lost the instinct for survival.

In 1972, vagrancy laws were abolished in Ontario, as a matter of human rights and to relieve police forces of an unwelcome task. Under current laws, a person must literally be freezing to death at the time they are seen by police to be taken to a shelter against their will.

A return to the concept of vagrancy laws would be odious. But there is a clear need for instructions to pick up without charge, people who are in reasonable danger of freezing to death, and to bring them to shelter.*

The Ministry of Housing, the Ministry of Community and Social Services, the Ministry of the Attorney General, the Ministry of Health and the Ministry of the Solicitor General should co-operate to develop in detail a legislative basis for a form of preventive custody which does not involve formal charges and does not involve detention.

Such a concept may appear to be full of contradictions. Yet it is regularly the case within the medical system that a patient is willingly or unwillingly subjected to massive efforts to save his or her life, even when that person has made an attempt to take it. Death by freezing through unwillingness to accept shelter can be simply another form of suicide. The fact that it occurs before admission to hospital or that it is not occurring exactly when a police officer sees a person out in the cold is a technicality. The very fact that protection for resistant homeless people who are freezing involves so many different provincial departments makes a solution more difficult to achieve. But upwards of thirty lives a year are at stake.

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* People whose lives are threatened by violence are given this kind of police protection as a matter of course.

5.5 Making Hostels Better

People cannot be blamed when they resist the notion of being asked to share a floor space, a bed in a dormitory, or a cubicle with dozens or hundreds of other widely-varying individuals and families. Temporary hostels are not intended to be desirable residences: they are geared to a survival level of existence. Even hostel managers are reluctant to see more created; they know better than anyone that "more attractive hostels" are not the answer to homelessness.

Yet it is clear too that even limited "band-aid" solutions cannot be rejected out of hand when people are on the streets.

Hostel accommodation must remain basic and simple, but there is no reason for it to be dirty, smelly, overcrowded or dangerous to life, limb and property.

Coupled with efforts to find permanent housing for the homeless should be a regular program to upgrade hostel accommodation. To the maximum extent feasible, hostels should involve renovation of existing commercial and institutional buildings to reuse them. Provision should be made in the renovation design to recycle the building again in the future by providing in advance for the creation of larger rooms and putting in plumbing and wiring arrangements that allow for an inexpensive return to self-contained accommodation.

The Ministry of Housing has stayed out of the temporary hostel field in the past. Modest programs to create hostel spaces have been mounted as "stop gaps" by the Ministry of Community and Social Services. Yet as long as there are very tight rental market conditions and an oversubscribed waiting list for social housing, there will be a need for decent temporary shelters.

The Ministry of Housing should develop a capital-financing program to support non-profit charitable and municipal hostel renovation and construction, with physical criteria that facilitate successive changes of use as local needs change.

5.6 Changing Public Program Rules to Avoid Creating Homeless People

Market forces and personal difficulties have combined to push some people onto the streets; but some aspects of public programs themselves have been helping to keep them there. The Task Force heard repeatedly across the province about two issues in particular: the supposed requirement that a person have a "fixed address" before they can receive welfare; and either evictions from or difficulty gaining access to Public Housing via Local Housing Authorities.

On the first issue, the need for a "fixed address", the recent Metropolitan Toronto Social Planning Council report, Living on the Margin, raises three distinct points:

- "Local welfare administrators are reluctant to permit those without a fixed address to receive [General Welfare Assistance]";
- "it is often difficult to secure housing on the private rental market without paying first and last month's rent";
- "...people leaving hostels in order to secure more permanent housing" have been denied a discharge allowance intended to help them become integrated into the community due to "inadequately developed guidelines."*

Under the General Welfare Assistance Act, the municipal welfare administrator is given the authority to "...determine the eligibility of each applicant for assistance, and, where the applicant is eligible, [to] determine the amount of the assistance and ...[to] vary any amount so determined." [Section 4(2)]

The welfare administrator is given guidance in making these judgments by Regulation 441 under the Act, which sets the limits to his or her discretion.

This regulation provides clearly for:

- a "transient or homeless person" to be deemed to reside in the municipality in which he or she applies for assistance;
- a visit to be made to the home of the applicant to assess their living conditions, financial and other circumstances;

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* General Welfare Assistance is provided for 10,000-12,000 temporary hostel occupants per month in Ontario, so there is no policy problem relating to welfare benefits for these people.

- emergency assistance to be provided for up to one-half of a month;

- special assistance to be provided with costs of shelter in excess of the standard amounts.

Local welfare administrators may exercise their discretion to get around the problem of a fixed address to permit a home visit. According to the Ministry of Community and Social Services, it is already common practice for recipients to have their welfare cheques sent to local welfare offices or to voluntary organizations that they may be connected with for some other purpose.

The greatest difficulties appear to arise when someone attempts to move out of a hostel into the private market.

Several options are now available to welfare administrators to make it possible for people to obtain accommodation by putting down a first and last month's rent. Metro Toronto, for example, goes to some pains to provide as much as can be allowed under the General Welfare Assistance Act. In order to ensure that a new recipient has enough money to cover first and last month's rent, the Community Services Department will access money from every possible area of eligibility. For instance, the applicant will get the basic allowance plus the full shelter subsidy. They may also receive Special Assistance, available as a discretionary item through the General Welfare Assistance Act. In Metro Toronto, Special Assistance could be as much as $475.78 for a family of three. If this is still insufficient, Metro will consider tapping still other discretionary sources of funds.

If an applicant for welfare anywhere in the province is leaving an institution, such as a home for battered women, a psychiatric hospital, or home for mentally disabled persons, they would be eligible for a discharge benefit. Municipalities can pay up to $400 a month. If the person is on Family Benefits, they may receive up to $550.

Even a progressive municipality will not go through any of these steps if the rent for the accommodation the applicant has found is going to be so high that he or she would not be able to afford it in subsequent months.

Two aspects of the current situation appear to require urgent correction:

- an apparent requirement that a welfare administrator "scrounge around" in an attempt to get someone into private accommodation;

- o the apparent myth, nevertheless widely believed, that without a fixed address one cannot obtain welfare.*

The Ministry of Community and Social Services should provide homeless persons and residents of hostels who are in need, with an advance to cover two month's rental payments, up to a maximum established in relation to available accommodation in each market area. This maximum amount should be adjusted annually to reflect housing market conditions across the province, and should be payable directly to a landlord where a check against fraud appears warranted.

The Ministry of Community and Social Services should issue a bulletin to local welfare administrators advising of the need to ensure that the requirement for a "fixed address" to allow home visits to be made is not a precondition to the receipt of welfare and must not be used as a reason to deny welfare.

In following these recommendations, the present anomaly will be removed that a battered women who goes to a special hostel receives a "discharge benefit", whereas one living on the streets, or in some other temporary arrangement does not.

Public Housing has traditionally been a refuge for families evicted from private housing or facing other economic and social difficulties.** It certainly performs more than its share of the task of housing troubled people. In recent months, criteria for this stock of 115,000 units have been amended to take in single persons who happen to be ex-psychiatric patients or pregnant teenagers under the age of 18. As well, battered women are to be given top priority in obtaining Public Housing units.

It is of fundamental importance that the process of integrating waiting lists for all social housing in each market area across the province be completed so that these need groups can be placed into the widest range of accommodation possible. Public Housing tenants have many problems to cope with already. Much of the Public Housing stock is simply not designed for troubled single persons. It is currently geared to the needs of larger families and senior citizens.

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* It is conceivable that some administrators, intent on rationing funds, may turn the need for a "home visit" into a reason to deny welfare benefits: no home, no home visit, no welfare, no home.

** "Public Housing" includes provincially-owned projects constructed with 90 percent Federal loans, Federal/Provincial partnership projects, and Rent Supplement units in private rental buildings. All units are administered by the Ontario Housing Corporation through Local Housing Authorities. All units are rented on a "geared-to-income" basis.

Having granted all of these things, it is nevertheless clear that Public Housing has two attributes which contribute in a small way to the problem of homelessness.

The first is that when a person is evicted from Public Housing, there does not appear to be an effort as a matter of policy to place them somewhere else. The need to evict people from particular projects is unquestioned. But eviction from housing of last resort carries with it some obligation to seek an alternative.

At the moment, this is left entirely up to individual arrangements that may be made as a matter of good will.

The Ministry of Housing should develop and implement a policy of finding, within reason, alternative accommodation for those evicted from Public Housing projects.

A second problem with Public Housing arises directly from changing housing market conditions.

When it was first devised, the "point-rating system" used to determine the priority among applicants for Public Housing was weighted in favour of substandard physical conditions. As these gradually disappeared, more and more emphasis was given to affordability concerns. Since about two years ago, the pendulum has swung back in favour of a bit greater recognition of physical conditions.

The current scale gives 130 points for income and shelter costs, out of 200. Seventy points are assigned to overcrowding and homelessness, with 30 for overcrowding, 5 for eviction without cause, and 35 if a person is in a temporary shelter. One receives more points for going via a temporary shelter than if one applies directly from "the streets" for Public Housing.

We hesitate to propose tampering with a system that so obviously does relate to real need and involves very tough judgments about matters that are not cut and dried. For example, should a person who is making $10,000 but is homeless be put ahead of someone who is making $7,000 but is submerged in a totally unaffordable rent? But some change in the specific allocation for "critical housing requirements" appears desirable and feasible.

The 40 points in the Public Housing point-rating system which are currently allocated for "critical housing requirements" should be given to any demonstrably homeless applicant, whether or not they currently reside in a temporary hostel.

In addition, Local Housing Authorities should be encouraged to participate fully in local efforts to prevent or respond to homelessness and should ensure that their various administrative requirements do not inadvertently exacerbate homelessness.*

5.7 Employment in the Homeless

We should not limit our scope to housing for the homeless. While lack of a fixed address may mean only a temporary delay in receiving welfare, it is a major obstacle indeed to landing a job. What young homeless persons need above all is employment, together with related training and counselling, to help them rebuild their self-esteem and capacity to make it on their own.

The Ministry of Industry, Trade and Technology, the Ministry for Skills Development and other relevant Ontario agencies should call together employer groups to devise solutions to employment for homeless persons. These should include special efforts to overcome the stigma associated with lack of a permanent address, or use of a hostel as an address.

5.8 Bringing Services to the Homeless Together

The Drina Joubert verdict and a variety of other sources suggest strongly that there is a "lack of co-ordination" in the field of services to the homeless across Ontario. This is nobody's "fault" in particular, but it is clearly a provincial rather than a local responsibility to rectify. In circumstances where the only costs are delay, duplicated paperwork, or missed opportunities, lack of co-ordination can at least be grudgingly tolerated as the necessary side effect of having many institutions trying to do an often vague and immeasurable task. When life or death decisions must be taken, lack of co-ordination becomes much more serious. This is recognized by the many socially-concerned people who staff "the system" more than anybody else. Yet their own efforts to bring available resources to bear more effectively are bound to appear as "empire-building" to colleagues in other agencies.

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* For example, in Hamilton an obviously ill women who could not gain access to Public Housing was living in her car: she could not get two medical certificates required by the Local Authority during the strike by physicians.

It is essential to cut through the "Gordian Knot" of multiple agency roles and to say "who's on first" in each locality.

The Minister of Housing, following consultation with the Minister of Community and Social Services, should designate a single local Co-ordinator for Services to the Homeless in each municipality which is experiencing significant numbers of homeless people. The Ministry should offer each of the designated co-ordinators access to a special multi-purpose fund which may be used for creating additional short-term hostel space; upgrading existing hostel space and related facilities; establishing a mobile unit or units to assist homeless persons in finding accommodation; paying incentives to private individuals and corporations who offer permanent spaces to homeless persons or families; creating a registry of available spaces in private and social housing projects; advertising for additional living places to house the homeless; and developing, in conjunction with municipal authorities and the voluntary sector, long-term plans for the prevention of homelessness.

Note that the kinds of people most sensible to be appointed "Coordinators for Services to the Homeless" in each locality probably perform 80 percent or more of the duties involved already.* No new positions or offices will usually be required, just a clear designation of the role and authority over funds which can be used to prompt local co-ordination among both public sector and voluntary sector agencies.

The local Co-ordinators for Services to the Homeless are going to require someone in Queen's Park to whom they can turn for training, for funding and for bureaucratic problem-solving across ministry lines.

The Minister of Housing should create a small unit headed by a Provincial Co-ordinator for the Homeless, with a mandate from Cabinet to administer an Ontario fund for homeless persons and to act as a central support service to local Coordinators for Services to the Homeless.

On October 6, 1986, the Minister of Housing announced that 3,000 additional units of social housing would be made available for 1986-87. Special emphasis will be given to units directed to "the hardest to house", including the homeless.

This is certainly a very welcome announcement for people who need housing across Ontario. However, it is important to recognize that the development of new dwellings from start to finish is a process which takes from 18 months to two years between the time a project is initiated and the time people move in. Existing buildings can be secured renovated and/or rented much more quickly, but they create problems and delays of their own, such as the displacement of other moderate income people from affordable shelter.

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* An example would be a manager of hostel services in a large municipality.

In view of the growing pressures on hostel accommodation every day, we suggest rapid action on the appointment of local Co-ordinators for Services to the Homeless and the creation of a small unit within the Ministry of Housing.

There is no time to adopt other than ad hoc arrangements for the current winter. One hopes that a massive increase in homelessness will simply not materialize. but if it does, all available resources should be readied and deployed as effectively as possible.

An emergency program with additional funding on a contingency basis should be put in place by February 1, 1987 at the latest to address the needs of homeless persons during the winter of 1987, using existing techniques and improving local co-ordination to the extent feasible.

5.9 Preventing Homelessness In Ontario

Nineteen eighty-seven is the United Nations International Year of Shelter for the Homeless. It will provide an opportunity for Ontarians to reflect on local as well as international conditions which leave people without adequate shelter.*

"Preventing homelessness" is a straight forward matter of providing a major infusion of affordable housing together with some needed support services into the present market. Only taking action on this proposition causes some difficulties.

The recommendations made above tend to be short-term responses to obvious problems. If adopted, they are likely to give Ontario a head start on reaching long-term solutions. We have set out a variety of ways to increase th supply of affordable housing for single persons in Chapter Ten; from available statistics, over 80% of homeless persons are single.

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* The Minister of Housing has apointed an Advisory Committee on the International Year of Shelter for the Homeless to help lead this process, chaired by Jeffrey Patterson of Toronto.

Next year there will be an opportunity to consult on these and other responses to homelessness and reach an agreed plan of action. When the numbers of homeless are so small relative to both our available housing and our wealth, there is no reason for the problem to exist, once we have put our minds to it.

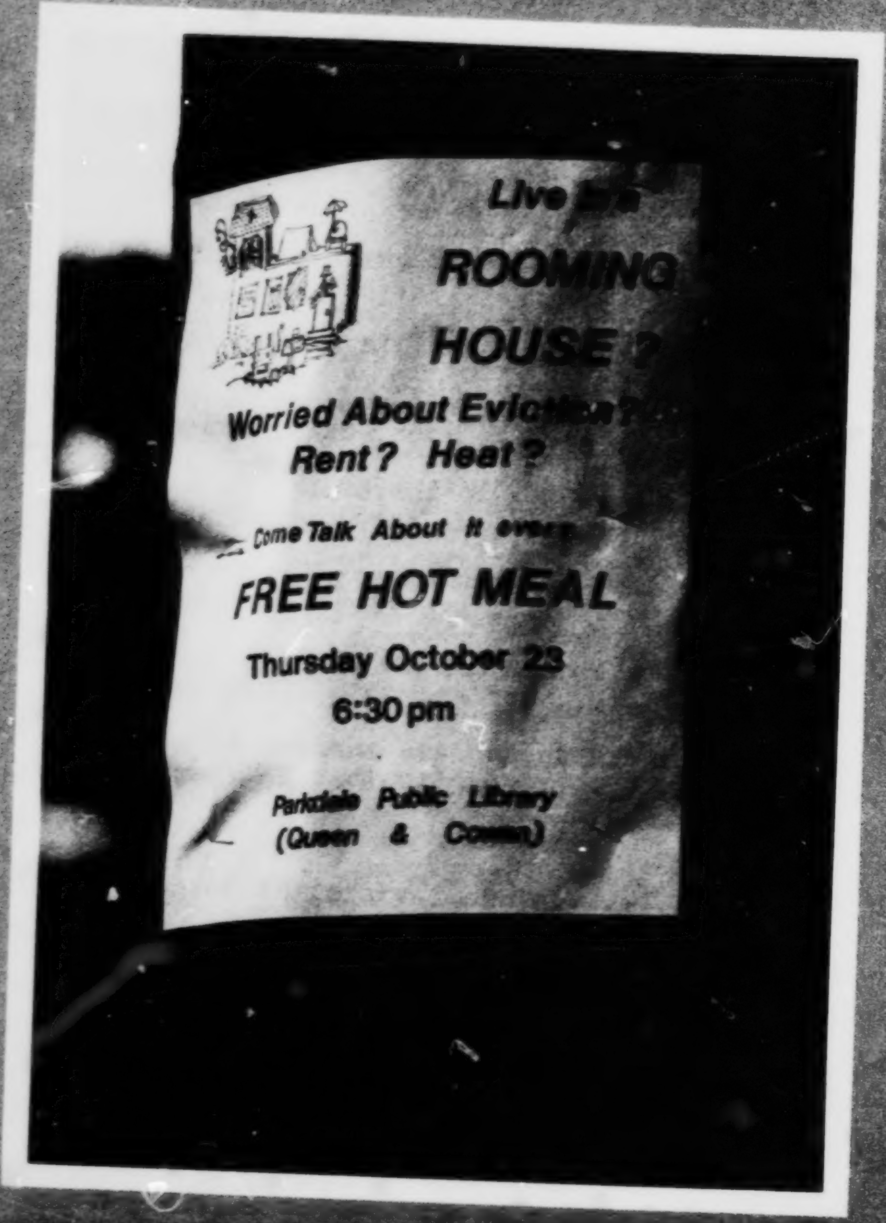
5.10 Conclusion

While they may be more unfortunate than most other people, homeless persons in Ontario are more and more likely to reflect the characteristics of the population as a whole. They have a responsibility for their own fate and must take opportunities like the rest of us. But they also require help to "get back in the game" given the very tough market conditions that prevail and the active discrimination they may face.

This chapter has proposed five major elements of an Ontario policy toward homelessness:

- a consistent set of procedures, backed up by funding and facilities, to deal with the needs of those who have been barred from shelters of last resort or who resist help;
- a regular housing program to finance capital improvements and construction as necessary to upgrade hostel facilities where they are needed, with provisions from the start for future reuse;
- changes to two programs most needed by homeless persons, General Welfare Assistance and Public Housing, to ensure that they do not, through rationing techniques, simply aggravate the problem of homelessness;
- provision of a clear focus in the Government of Ontario and in each municipality where there is a hostel for efforts to meet the needs of the homeless, backed up by a special fund that can promote co-operative ventures among the many different agencies concerned;
- a long-term plan for the prevention of homelessness through the provision of affordable, accessible and supportive housing, much of it in the private market.

CHAPTER 6



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PROTECTION FOR ROOMERS AND BOARDERS

CHAPTER SIX: PROTECTION FOR ROOMERS AND BOARDERS

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CHAPTER SIX: PROTECTION FOR ROOMERS AND BOARDERS

6.1 The Basic Issues

Without a doubt, the most contentious and complex issue to be addressed by the Task Force is how to provide protection under the law for occupants of rooming and boarding houses.

At present, the legal status of roomers and boarders is quite unclear. They are not specifically mentioned in the Landlord and Tenant Act, nor are they specifically excluded. They are supposed to receive proper notice to vacate, even if they are not tenants.* They could theoretically bring civil suits against landlords who wrong them. But their degree of protection under the Landlord and Tenant Act is decided on a case-by-case basis, when they are successful in bringing a landlord to court. Few roomers and boarders have the resources or the stamina to go through either civil suit or Landlord and Tenant Act processes.

No regular statistics are kept on the rate of arbitrary evictions of roomers and boarders. From our hearings across the province, however, they appear to be a rather frequent occurrence. Our survey of landlords themselves suggests that both stability and frequent evictions are to be found. Over 40% of landlords evicted no one over the past year. Sixty-eight percent of the rest evicted only 1 - 3 residents. But about 2 percent of all landlords made 24 percent of all evictions, putting out as many as forty residents over the year.
(Chart 6 - 1).

Landlords claim that where frequent evictions occur, they are caused by a small minority of roomers and boarders who make life very difficult for their landlords and for fellow residents. Alcohol and drug abuse, creating disturbances, causing damage and various illegal activities among the occupants are asserted to be the reasons for evictions; many landlords claim a need for to have the power to evict at a moment's notice. For their part, rooming-house residents and their advocates accuse landlords of physical intimidation and sexual harassment, providing grossly substandard conditions, and of evicting simply to raise the rent.

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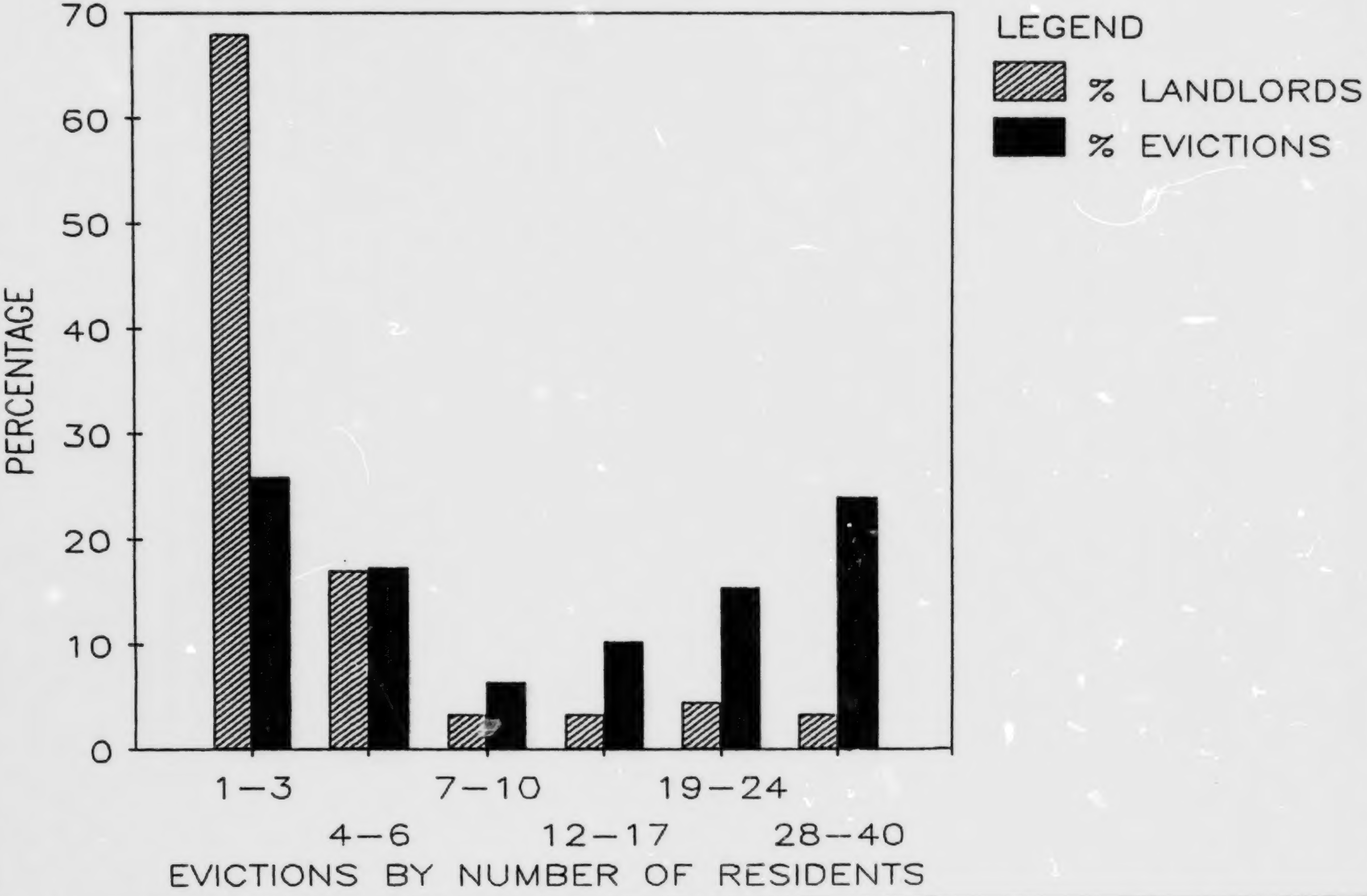
* They are considered to have a "license" to occupy a property if they are not tenants.

CHART 6 — 1
INCIDENCE OF EVICTIONS



An effort has been made to provide landlord and tenant protection for roomers and boarders in Ontario. In 1979, a new Residential Tenancies Act specifically included them and offered them both security of tenure and rent review. But these protections never took effect. In 1981 the Supreme Court of Canada ruled all aspects of the above Act concerned with security of tenure to be beyond the powers of the Province of Ontario, for reasons described shortly.* Roomers and boarders were left with supposed protection against unjustified rent increases, but only if they could prove they were tenants. The 1975 Landlord and Tenant Act remained in effect and so did uncertainty about their status.

Despite the bewildering complexity of the legal questions involved, the basic issues at stake here can be simply expressed:

- should roomers and boarders be given security of tenure?
- if so, what system should be used to resolve disputes between landlords and tenants?
- what limitations, if any, should be placed on the rights and duties of roomers and boarders to reflect financial means, needs for special care, and the different physical arrangements in which they are living?
- what methods should be used to enforce protections for roomers and boarders?
- what practical provisions should be made to address any consequences for roomers and boarders of moving from a partially to a fully-regulated situation?

The rest of this chapter will address each of the above, in order.

6.2 Security of Tenure for Roomers and Boarders

The Roomers' Association of Toronto, the Toronto Coalition for the Protection of Roomers and Boarders, the Federation of Ottawa-Carleton Tenants Associations and others have all argued quite cogently that there is no fundamental difference between renting an apartment and renting a room. In essence, shelter is a basic human need, whatever form it takes, not a purely commercial transaction.

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* For full details of this decision, see Daniel V. MacDonald, Constitutional Reference re: the Residential Tenancies Act, (Toronto: Commission of Inquiry into Residential Tenancies, 1984).

We agree with this view and believe that security of tenure should be provided to roomers and boarders on an equal basis with tenants of self-contained accommodation. Specific provision should be made for the different physical arrangements involved, but not on the basis of occupant status. The differences we propose will be spelled out shortly.

To overcome present problems, new or amended legislation to protect roomers and boarders will need to give clear guidance on all aspects of their status to the courts. Their protections should derive from the existence of written or oral contracts rather than some supposed relationship to a piece of land, as at present.*

6.3 Different Systems for Offering Security of Tenure

The issue of whether to provide security of tenure cannot, in practice, be divorced from the question of how it is provided. Most people react to the known system for protection operated under the Landlord and Tenant Act. Their view on how well or how badly this Act works inevitably colours their position on its extension to roomers and boarders.

In all, four different positions were presented to the Task Force:

- simple extension of the entire Landlord and Tenant Act to cover roomers and boarders... this is the view of Toronto and Durham Region tenant advocate groups and of the Roomers' Association of Toronto;

- extension of a modified version of the Landlord and Tenant Act with some special provisions for unique aspects of rooming and boarding accommodation... the view of legal aid clinics in Waterloo and of some landlord representations received;

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* The origins of present landlord-tenant relations lie in British common law that is hundreds of years old and has been built up, court case by court case, over that time. Specifically, they derive from "land law" which focused on the rights to a particular piece of terrain. Efforts have been made to modernize landlord-tenant relations and bring them into the domain of contract law (ie., rights and duties which flow from agreements rather than possession of a plot of land). The tests to determine whether a roomer is a "tenant" currently applied by the courts have their origins in land law, and focus on the degree to which a person has "exclusive" possession.

- creation of entirely new legislation which would not use the courts to resolve landlord and tenant conflicts at all as far as roomers and boarders are concerned... the position of legal clinics across Southwestern and in Northern Ontario, and of one landlord representation;

- retention of the status quo or provision of some limited due process far short of the Landlord and Tenant Act... the position of some landlords in Toronto, Hamilton and Ottawa.

These positions and the experience of other provinces with landlord-tenant disputes have led to a fifth possibility: the creation of a special form of court exclusively devoted to landlord-tenant matters which would operate in much the same may that the Small Claims Courts in Ontario do right now.*

6.4 Assessment of the Different Systems

Of the above positions, we have rejected two at the start: a simple extension of the Landlord and Tenant Act to all roomers and boarders, and the continuation of the status quo.

An amendment to include roomers and boarders under the definition of "tenant" in the Landlord and Tenant Act may appear to be a very simple matter. But even a single amendment must address all the legitimate concerns which might be raised in the course of legislative debate. Otherwise, it is faced with just as long a process as something much more complete. Opposing witnesses will be called in the process of committee debate. The whole endeavour stands a good chance of being sent "back to the drawing board".

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* Such courts can deal with the following aspects of landlord and tenant relations already: arrears of rent of $1,000 or less; recovery of personal property in someone else's possession, up to a value of $1,000; damage to property up to a value of $1,000. (The amounts in each case are $3,000 for Metropolitan Toronto.) Procedures in Small Claims Courts are designed to be more informal, quicker and cheaper than in other courts. Lawyers are allowed to act on behalf of people appearing before the courts; but judges are used to settling disputes without their presence. In some regions, there are "referees" who provide counselling and seek to work out mutually satisfactory repayment schedules. In all, 117 such courts operate across the province; there are 13 full-time judges; the rest are staffed by barristers or solicitors appointed to act on a part-time basis.

Continuation of the present lack of protection is also unacceptable morally, politically or from the standpoint of natural justice.

We are left with three viable choices: amendment of the present Landlord and Tenant Act in a comprehensive way; creation of a separate system that would provide parallel protection for roomers and boarders, using an arbitrator/administrative tribunal system; and the creation of a new form of court to deal solely with landlord and tenant matters.

All of the above systems will offer security of tenure. They differ in the extent to which exceptions would be made in the physical arrangements covered; in the formality of procedures used; in cost to those who bring disputes to be resolved; in the likely speed in which disputes can be settled; in the manner of enforcement; and in the balance achieved between landlord and tenant interests.

Following an initial review of all the problems with the current Landlord and Tenant Act system, we moved toward the idea of having landlord/roomer disputes resolved by on-the-spot arbitration, backed up by a form of "administrative tribunal".* The latter would be similar to the proposed Rent Review Appeals Board under Bill 51, and would hear appeals from arbitrator decisions. Some system entirely outside of the courts might be most suited to the need for fast action with a minimum of "red tape" and intimidating formality. Someone would have been available within 24 hours to assess the facts and reach a impartial judgement in circumstances that require informality, discretion, and capacity to address the underlying tensions and gaps in needed services as well as the legalistic requirements.

At our public hearing in Toronto, it became evident that the strong belief in equal treatment for roomers and boarders would not allow separate legislation for the latter to proceed, whatever its merits or degree of support elsewhere in the province. Moreover, debate would tend to continue on the status of roomers and boarders in general, not on the specifics of their problems and requirements. Quite apart from the nature of the public debate which would ensue, an arbitrator/administrative tribunal system would probably be challenged in the courts.

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* British Columbia currently uses a system of arbitration for security of tenure matters. Appeals from arbitrator decisions can be made on grounds of faulty procedure only, not on the substance of what has been decided.

The Government of the day in 1978 proposed a system based on an administrative tribunal to resolve landlord/tenant disputes. As noted already, this was struck down by the Supreme Court of Canada in 1981.

Allowing an administrative tribunal to make judgments formerly made by District and County Court judges would, the Supreme Court believed, weaken the power of the Federal government to appoint these judges under Section 96 of the British North American Act.* In reality, this was the legal "hook" seized upon by landlord and tenant groups opposed to the new Ontario legislation. Since arbitrators would assume most, if not all, duties of Federally-appointed judges, new legislation along these lines would therefore be open to similar challenge.
Many of the benefits of having roomer/landlord disputes settled outside the District and County Court system could be obtained through a different mechanism: a landlord and tenant court. These have existed in Quebec and exist today in some states of the United States.

A landlord and tenant court would, of course, settle landlord and tenant disputes for everyone, not just for roomers and boarders. Provincially-appointed judges specializing in landlord and tenant matters would have plenty of work to do, as there are over 21,000 Landlord and Tenant Act cases a year in Ontario. They would be able to act with speed and informality on such cases.

Such a provincial court system would require an amendment to the Constitution Act, 1867.

We favour the development of landlord-tenant courts system for Ontario: they would address many of the concerns raised by legal aid clinics and landlords across the province about the expense, complexity and time-consuming nature of the present system. The Canadian Bar Association - Ontario reinforces these concerns in a recent 300-page brief on the present Ontario court process.**

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* Such a decision led to anomalous results across Canada, for the issue turned on whether such matters as eviction had been dealt with by the courts prior to Confederation. In Ontario, they had. But in Quebec, the existence of a municipal landlord and tenant court prior to Confederation was held to allow Quebec to set up the Quebec Housing Board, an administrative tribunal.

** See Kevin Donovan, "Courts wasteful, 15,000 lawyers charge", (Toronto Star, November 18, 1986), p. A5.

Unfortunately, such a proposal is somewhat premature: Mr. Justice Thomas Zuber is currently conducting an inquiry into the whole operation of courts in Ontario. His report is not expected until next summer, and action on it cannot be reasonably expected until late 1987 or early 1988.

The Ministry of the Attorney General and the Ministry of Housing should cooperate to develop the idea of a special landlord and tenant court system further by mid-1987 for inclusion among changes to the Ontario court system.

Protection for roomers and boarders is too urgent to await such broader policy processes. Accordingly, we have taken the position of the Coalition for the Protection of Roomers and Boarders as a starting point in developing a package of revisions to the present Landlord and Tenant Act. These occupy the remainder of this chapter.

In order to allow the different approaches we have discussed above to be compared readily, Table 2 - 1 on the next page has been developed. It makes comments on coverage, formality, costs, speed of resolution, enforcement mechanisms, and "balance" or "equity" between landlords and tenants for each system considered, in contrast with what exists now.

6.5 Inclusion of Roomers and Boarders under the Landlord and Tenant Act

The starting point for protection under the present Landlord and Tenant Act must be the inclusion of roomers, boarders and lodgers generally, under this Act.

Section 1 (e) of the Landlord and Tenant Act should be amended to read as follows: "tenant includes lessee, occupant, sub-tenant, under-tenant, roomer, boarder, lodger, and his and their assigns and legal representatives."

6.6 Limitations on Coverage of Landlord and Tenant Act Protections

The potential limitations on security of tenure for roomers and boarders arise from five practical circumstances:

- most roomers and boarders must use the same toilet, washing and bath facilities;
- some people lodge with a family household, have full access to the family's private quarters and share certain, if not all, facilities with them.

TABLE 6 - 1
A COMPARISON OF DIFFERENT SYSTEMS FOR PROVIDING PROTECTION TO ROOMERS AND BOARDERS

	PRESENT SYSTEM	ARBITRATOR/ TRIBUNAL	LANDLORD-TENANT COURT	AMENDMENTS TO PRESENT SYSTEM
Coverage of roomers and boarders:	Not covered as a matter of course; determined on a case-by-case basis	Would all be covered by system geared to roomers and boarders	Would be covered with some specific exemptions	Would be covered with some specific exemptions
Degree of formality:	Formal: lawyers' presence essential	Informal: lawyers' presence not required	Informal: lawyers' presence not required	Formal: lawyers' presence desirable
Cost to disputants/ taxpayer:	Substantial cost to appear and to operate system	Moderate cost to appear and to operate	Moderate cost to appear. Substantial cost to operate	Substantial cost to appear and to operate
Speed of resolution:	Slow; lengthy delays in hearing cases are common because all kinds of cases are heard	Designed for fast hearings: only roomer and boarder cases heard/arbitrated	Designed for fast hearings: only landlord/tenant cases heard	Could be speeded up somewhat through use of pre-court arbitration and "streaming" of cases; but will still be a District Court case
Means of enforcement:	By court order backed up by bailiff and police as necessary, but rarely used	By arbitrator's order which has the force of a court order and is filed with the court system	By court order backed up by bailiff and police as necessary	By court order, backed up by bailiff and police as necessary
Degree of equity in treatment of disputants:	Favours landlords because they benefit from uncertainty of outcome	Favours neither landlords nor tenants in theory; some tenant groups want greater formality as a protection	Favours neither landlords nor tenants assuming changes made to update Act on which judgments are based	Favours tenants from the standpoint of long processes involved; ultimately tenants lose through loss of stock

- many roomers and boarders must store and prepare their food together and/or eat together;

- some roomers live in rooms in buildings also used by people who have their principal residences elsewhere and are transient: tourists, travelling business persons, etc;

- certain accommodation, whether privately or publicly-owned, is intended to provide care of various kinds to those who live there or is otherwise provided as on a subsidized basis as part of a public program.

All occupants of multiple-unit accommodation must share rather intimate facilities of some sort, whether laundry rooms, saunas, hallways onto which entrance doors open, or bathrooms. But roomers and boarders share facilities to an extent that difficulties created by one or more persons can make life impossible for other occupants or for the owner.

While a system specifically geared to rooming and boarding accommodation might be able to address all these circumstances, use of the present system clearly calls for some exemptions to be made.

The present Landlord and Tenant Act has four types of accommodation deemed not to be "residential premises" for purposes of the Act:

- a non-profit co-operative;

- a vacation home rented for four months or less;

- a home on a farm which depends on employment at the farm;

- a dwelling in a building used at least partly for non-residential purposes where occupancy is based on employment or services related to the building, for example, a janitor's apartment in an office building.

Section 1 (c) of the Landlord and Tenant Act and Regulation 547 should be amended to add the following classes of accommodation deemed not to be residential premises for purposes of the Act:

- **private homes in which the owner is an occupant and which are accommodating four or fewer roomers, boarders or lodgers, regardless of physical arrangements;**

- **portions of hotels, motels or tourist homes which are occupied on a temporary or transient basis by tourists, business persons and other persons having a**

principal residence elsewhere, but not including rooms occupied as a principal residence for four months or more, which shall be deemed "residential premises".

- **residence accommodation provided to students under the auspices of a university or college;**
- **living accommodation occupied by a person for penal, correctional, rehabilitative or therapeutic purposes, or for the purpose of receiving care;**
- **living accommodation established to shelter persons in temporary need.**

Comments on the reasons for each of the above exemptions are in order.

6.7 Exemption of Private Homes with Four or Fewer Roomers or Boarders

As discussed in Chapter 10, the Task Force would like to see a substantial increase in the numbers of rooms provided in private homes across Ontario. These places will simply not be provided if there is a fear that a person may be welcomed into the intimacy of a family household only to prove incompatible and very difficult to evict without substantial cost. In Quebec and Manitoba, where roomers and boarders are covered by landlord and tenant legislation, there are exemptions for roomers and boarders in private households. If an arbitration process is introduced into Ontario landlord and tenant relations, then consideration might be given to providing for resolution of disputes in private households in this way.*

Private landlords have the right to choose among those who apply for one of their rooms. And as long as they do not discriminate on grounds of race, religion, sex or other items covered by the Ontario Human Rights Code, they can turn away anyone who applies. Where the accommodation to be rented is not self-contained, i.e., owner and roomers/boarders share kitchen and/or bathroom facilities, the owner cannot be successfully challenged, even on grounds of discrimination in selecting tenants.

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* In Waterloo and elsewhere, there was a view that even one or two roomers in a private household deserved some protection against arbitrary eviction. In Manitoba, a dispute resolution mechanism exists for small numbers of roomers and boarders, but it is rarely if ever used.

6.8 Protection for Roomers and Boarders in Hotel and Motel Accommodation

The Task Force would like to see a substantial increase in the number of units across Ontario which are open to anyone who can pay for a night's lodging.

Hotels and motels provide permanent accommodation to some 8,000 people across Ontario. Ways of encouraging this type of accommodation to be made available as a matter of right need to be explored with current and potential owners of such buildings. The Task Force did not have time to work out the implications of encouraging a "second stream" of accommodation along these lines. Welfare authorities are increasingly having to secure hotel and motel places as temporary shelter for the homeless. These should clearly be exempted from Landlord and Tenant Act protections. So should all other commercial-type accommodation where there has not been ample time, i.e., four months, to ascertain that the occupant is a suitable long-term tenant.*

The Ministry of Consumer and Commercial Relations and the Ministry of the Attorney General should review current rules governing motel and hotel accommodation in order to determine: (a) whether occupants of such accommodation have adequate recourse in the event of non-provision of service or provision of substandard service; (b) whether current protections against discrimination are adequate and effectively enforced; (c) whether present or future owners of such accommodation could be encouraged to offer it on a "last resort" basis to those who have been rejected by owners of accommodation under the Landlord and Tenant Act.

6.9 Exemption of Student Residences Provided by Universities and Colleges

When a new Residential Tenancies Act was considered in 1979, a Select Committee of the Legislature had a heated debate over the possible inclusion of students in university and college residences under the protections to be offered via that Act.

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* In some American cities, tenant protection in hotels comes into play after 30 days of continuous occupation. But this could lead to a lot of 29th day evictions, given the lengthy eviction processes required under the Landlord and Tenant Act.

The case for excluding student residences is essentially the same as for excluding non-profit co-operatives. They have their own sets of rules, and they have a wider range of relationships between occupants and owners than the Landlord and Tenant Act envisages.

In the end, the Legislature adopted the following exemptions in 1979. These appeared in the Residential Tenancies Act, but never came into force as far as security of tenure protections were concerned:*

> "living accommodation provided by an educational institution to its students or staff where,
>
> (i) the living accommodation is provided primarily to persons under the age of majority, or
>
> (ii) all major questions related to the living accommodation are decided after consultation with a council or association representing the residents,
>
> unless the living accommodation has its own self-contained bathroom and kitchen facilities and is intended for year-round occupation by full-time students or staff and members of their households".

Wording along the lines of the above should be included in Section 1(c) of the Landlord and Tenant Act and Regulation 547. All other student accommodation should come under the Landlord and Tenant Act just as rooming and boarding accommodation does.

6.10 Exemption of "Care" Accommodation

Recently, problems of regulating nursing home accommodation for the elderly have been brought to the surface as a result of a provincial inquiry. Nursing and rest home residents are the largest population of boarders in Ontario. While they are excluded from consideration in most sections of this report, we cannot propose that they be exempted from the protections of the Landlord and Tenant Act without some comment. There is no question that nursing and other "care" home residents are vulnerable to potential abuse and shoddy services, even though most private nursing homes appear to be well-run. The Minister of Health has already indicated awareness of this problem and is addressing it.

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* The rent review parts of the Act were held to be valid by the courts and continued in force to the present time.

We support a code of rights to help protect nursing home residents as part of the revised Nursing Homes Act.

An increasing number of "special needs" units are being provided for single persons in social housing, whether in Public Housing, non-profit, or co-operative forms.

At present, the Landlord and Tenant Act applies to all self-contained rental social housing, including public housing and non-profit housing. Special provisions are made to reflect the subsidized nature of rents in this accommodation. [Section 109, Subsection (1)(f)]. Public Housing and municipal non-profit housing have also been exempted from the right to sublet rented premises because of the subsidies and special selection processes involved. [Section 91, Subsection (2)].

The Task Force heard some concerns from non-profit rooming and boarding sponsors that the Landlord and Tenant Act could make their operations very difficult to manage. Most of these concerns should be dealt with by the exemption proposed for accommodation associated with "care", whether private, charitable, or governmental. For accommodation geared solely to low-income singles, without a "care" component, there is no fundamental difference between the potential problems faced by non-profit operators and profit-oriented operators, except for motivation in offering the accommodation.

The Task Force recommends special attention in the consultation process leading up to Landlord and Tenant Act amendments to the definition of "care" accommodation and the possible concerns of those non-profit and private operators in a "grey area" with respect to inclusion or non-inclusion under the Act.*

"Care" should be rather broadly-defined without providing a loophole that allows say, a boarding-house operation that provides one-hour of counselling on-site per week, to qualify for exemption. Perhaps an agreed list of "care-providing" buildings will be needed.

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* "Care"-oriented accommodation for purposes of the Landlord and Tenant Act need not have anything to do with municipal-level regulation of "lodging houses", etc., or definitions used for that purpose.

6.11 Exemption of Temporary Hostels

One of the most difficult issues facing the Task Force was what to say about those who have been evicted from social housing or hostel accommodation, or have been barred from such housing on the basis of past behaviour.

We have already addressed the practical concerns surrounding protection of the homeless in Chapter Five. It is important to seek consistency in determining who can be barred from charitable hostels and to ensure that there is a recourse in all cases.

The Ministry of Housing and the Ministry of Community Services should consult with charitable hostel operators to ensure that consistent criteria are being used in barring persons from hostels and that these are not arbitrary or personalized in nature.

Legislation to create the position of rooming and boarding arbitrator, to be described shortly, should confer on the arbitrator the power to order individual hostels to revise barred-list criteria and the power to settle disputes between hostel applicants and hostel operators over occupancy matters.

6.12 Exemption of Non-Profit Co-operatives

One other exemption from "residential premises" under the present Landlord and Tenant Act should be addressed: that of non-profit cooperatives. A welcome trend in recent years is the creation of cooperatives for single persons with special needs. In addition, cooperatives are accepting more people on social assistance. This trend should be encouraged and strengthened.

Without interfering in the self-management of co-operatives unduly, there should be some avenue for appeal by those low-income single persons who have been or are about to be evicted from a cooperative, in order to ensure that they are being treated fairly.

The Ministry of Housing should consult with the non-profit cooperative federations in order to ensure that adequate provisions exist for appeal by single low-income persons being evicted; consideration should be given to providing for arbitration in these cases too.

6.13 Protections To Be Provided

The present Landlord and Tenant Act is not a simple piece of legislation.

But the legal complexity of the Act should not be allowed to obscure the fairly basic relationships and conflicts involved.

For the tenant, the Act offers protection against:

- arbitrary and sudden eviction just because a landlord has decided that he or she can obtain more rent from another tenant, or that they are somehow more desirable, or that the building should be demolished or put to another use;
- eviction without a hearing and notice, even if it is for a reason such as the failure to pay rent, or to pay it on time, or causing a disturbance;
- invasion of privacy through entry of their space by the landlord unannounced, except in case of an emergency;
- substandard conditions and the damage to personal property resulting from them, including failure to provide heat, electricity and water services.

There are other tenant "rights", but the above are the major ones.

For a landlord, the present Act provides for rights to:

- charge a security deposit equal to a month's rent which is to be credited against the final rental payment or payments before the occupant vacates;
- receive adequate notice from a tenant of the intent to vacate his or her unit;
- receive rent on time, and to evict a tenant where this does not occur;
- evict a tenant who causes or permits damage to the property; carries on some illegal activity; interferes with the "reasonable enjoyment" of the property by the landlord or other tenants; threatens the safety or other rights of other tenants; or brings too many people into the rented unit on a continuing basis.

These appear to form a reasonable list of rights and duties on each side. Issues arise concerning the costs of securing justice on the part of either party in relation to benefits to be derived. It is the mainly the procedural details and practice of the Landlord and Tenant Act that are in question, not its theory.

6.14 Strengthening Protections for Tenants

From a tenant perspective, there are the following practical problems in obtaining effective security of tenure:

- a lack of clarity about security deposits for weekly tenancies;
- simple lack of awareness of newly-acquired rights;
- in the case of illegal eviction, a lack of alternate accommodation while processes to secure possession again are underway;
- fear of the capacity of the landlord to exert a variety of pressures, directly or indirectly in close living quarters;
- lack of specific reference to food service among the "vital services" which a landlord shall not withhold, in the case of boarding accommodation;
- lack of practical recourse against other tenants who are making life miserable in close quarters, perhaps under circumstances of absentee ownership and very limited on-site property management.

6.15 Security Deposits for Weekly Tenancies

At present, Section 84 of the Landlord and Tenant Act provides for a security deposit to be equal to the rent for a period "not exceeding one month". Security deposits are typically set by market conditions; but it should be made clear that, in the case of weekly tenancies, the maximum deposit is one weeks' rent. Otherwise, in tight markets for rooming accommodation a lower-income person will need to come up with five weeks' rent rather than just two weeks' rent.

Section 84 of the Landlord and Tenant Act should be amended to provide that in the case of weekly tenancies, the maximum security deposit is one weeks' rent.

6.16 Promoting Awareness among Roomers and Boarders

Legal aid clinics across Ontario have been doing excellent work in informing tenants of their rights. Residential Tenancy Commission offices have available to the public certain basic information, including standard forms and a pamphlet.

But roomers and boarders constitute a new and generally harder-to-reach group. Special efforts will be needed to inform them of their new rights and responsibilities in two stages: an initial burst of publicity surrounding passage of Landlord and Tenant Act amendments, and a continuing educational process. The latter should be operated via a new housing outreach service to be described in Chapter Twelve.

The Task Force recommends that, following passage of amendments to the Landlord and Tenant Act, an extensive publicity campaign targeted to roomers, boarders and rooming and boarding-house owners be undertaken by the Ministry of Housing in cooperation with the Ministry of the Attorney General.

6.17 Attempting to Settle Disputes between Roomers/Boarders and Landlords Before Going to Court

The system of municipally-operated Landlord and Tenant Advisory Bureaus provided for in the Landlord and Tenant Act (Section 124) appears to have atrophied since 1981. Certainly those which exist are not regarded as effective mediators of landlord/tenant disputes or investigators of wrongs. They do not have "teeth" to perform more than a purely informational role, in a situation where tensions can mount rapidly.

While access to court processes used to resolve Landlord and Tenant Act disputes must be granted to everyone, there may also be a role for arbitrators appointed and funded by the provincial government to resolve disputes before they go before the courts. Some of the Small Claims Courts have "referees" who perform this job.

Pre-court arbitration may not be as effective at quick and fair resolution of disputes as arbitration instead of a court. But it deserves to be attempted, at least on a pilot basis, in localities where there is a large rooming and boarding population.

Local arbitrators should be appointed, funded by the Ministry of Housing for a three-year pilot program, with a mandate to resolve roomer and boarder disputes with landlords and with each other. The decisions of such arbitrators would be final and binding where both parties submit the dispute or where only one does so and the other does not object. Such arbitrators should be readily accessible to roomers, boarders and landlords through a single, widely-known local phone number and should have a ready capacity to secure emergency shelter as required, via the local Co-ordinator of Services to the Homeless.

6.18 Inclusion of Food as an Essential Service

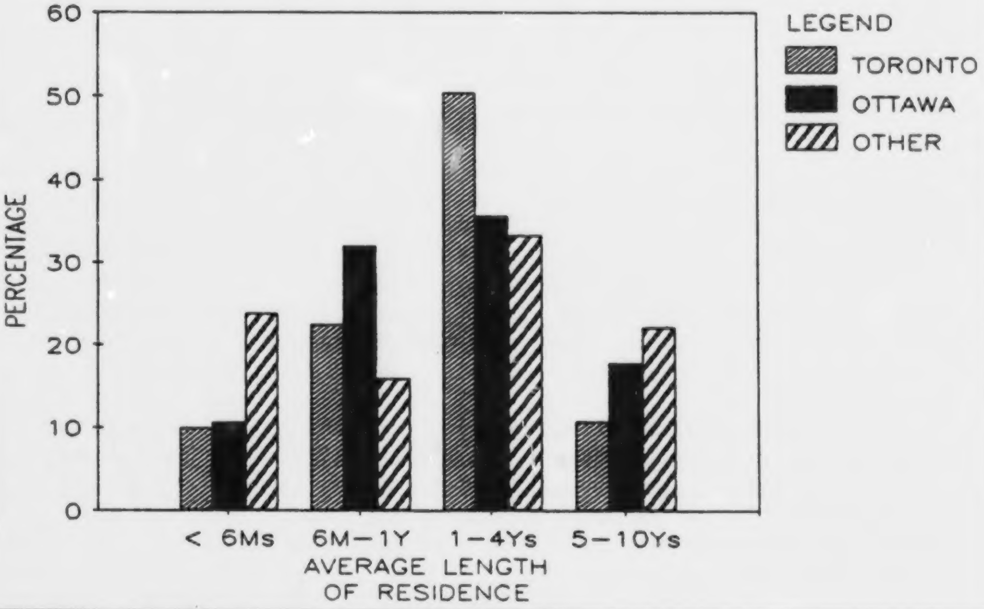
The present Landlord and Tenant Act lists heat, fuel, electricity, gas and water as the vital services which a landlord shall not withhold in reasonable quantities. For greater clarity, a change is needed to reflect the inclusion of boarding accommodation under the Act.

Section 121 of the Landlord and Tenant Act should be amended to add explicitly the words "food, in the case of boarding accommodation" to Subsection (4)(a).

6.19 Action by Tenants Against Other Tenants

The vast majority of roomers and boarders appear to achieve and maintain satisfactory relationships with both their landlords and with other residents of the same building. Chart 6 - 2 below reveals that the majority of people in the buildings surveyed had been in residence for a year or more. A significant minority are long-term residents with five to ten years of continuous occupancy.

CHART 6 – 2
DISTRIBUTION OF OCCUPANTS' AVERAGE LENGTH OF RESIDENCE



For the larger rooming houses lacking on-site supervision, however, it may be very difficult for roomers to deal with continuously disruptive behaviour by some of those living in the next room or down the hall.

The Landlord and Tenant Act has clear provisions to terminate a tenancy or to secure compensation where illegal, disruptive or unhealthy behaviour is occurring. It is assumed that these provisions are meant to be used by landlords alone.

But there is nothing in the present legislation to prevent a tenant or group of tenants from applying to a judge to seek compensation for disruptive behaviour on the part of an offending resident. A judge could require compensation to be paid for damages to the rooms of other tenants; a rent reduction could be ordered to prompt corrective action by the property owner.

Some difficulties are created in each of these cases because the actions affect matters under control of the landlord rather than the tenants, but reasonable routines for applying this unused capacity of the present Landlord and Tenant Act can surely be devised.

Through advisory bulletins and other means, it should be made clear that tenants may apply under Section 113(1) of the Landlord and Tenant Act for a court order for an abatement of rent or payment of compensation in the case of disruptive activities by another tenant.

In addition, it is proposed that tenants have recourse to injunctions and mandatory orders under the Courts of Justice Act, as will be described in the next Chapter.

6.20 Enforcement of Landlord and Tenant Act Provisions

Court orders, delivery of subpoenas to witnesses and seizure of disputed property by bailiffs, and other court-related mechanisms appear to work tolerably well in Ontario. However, there is only one readily-available statistical indicator of the efficacy of Landlord and Tenant Act proceedings in the courts: "appointments made" versus "resolutions". This tells nothing about the substance of what transpired.

More informative indicators of the application of the Landlord and Tenant Act to resolution of disputes, and the outcomes achieved, should be developed by the Ministry of the Attorney General and the Ministry of Housing in concert.

It is clear from both tenant and landlord representations that enforcement of the Landlord and Tenant Act provisions which do not directly involve the courts, is both murky and unsatisfactory at present. For example, there is no effective requirement that public utilities seek to continue essential services until a landlord receives a court order confirming that they are to be restored. Police, in the absence of clear instructions, are claimed to have refused to intervene in landlord/tenant disputes, despite the gravity of disturbances being caused.

Whether via the Ontario Solicitor General, the Ontario Police Commission or other means, the role of the police in enforcement of the Landlord and Tenant Act should be clearly spelled out, particularly in relation to rooming and boarding accommodation. Other aspects of enforcement should form part of an evaluation of the Act to be described in the next Section.

6.21 Responsibility for the Landlord and Tenant Act

The Ministry of Housing is accumulating a growing list of potential amendments to the Landlord and Tenant Act arising from the work of the Rent Review Advisory Committee. These relate to such issues as the more effective prohibition of "key money" and other matters which fall into a "twilight zone" between rent review and security of tenure.

We have proposed above that landlord and tenant courts be explored, as part of the overhaul of the court system now being considered by Mr. Justice Zuber.

It would appear the various concerns raised with our Task Force about the operation of the Landlord and Tenant Act as a whole are worthy of attention in the medium term.

A comprehensive evaluation of the Landlord and Tenant Act should be undertaken by the Ministry of Housing in conjunction with the Ministry of the Attorney General, with the aim of introducing reforms in 1988 to reflect what has been learned over the previous thirteen years of experience with this Act.

Apart from the information role of the Residential Tenancy Commission, the Ministry of the Attorney General has formal responsibility for the Landlord and Tenant Act.

While the Attorney General's department has relevant responsibilities for policy on family law, the court system and related matters, it lacks resources to monitor the actual operation of landlord and tenant relations across the province. The division of purely "informational" from policy responsibilities never works out very satisfactorily: those who see what use is made of information should be involved in formulating new policy to address gaps that open up.

The Premier of Ontario should consider the idea of moving formal responsibility for the Landlord and Tenant Act to the Ministry of Housing, where its effects can be assessed along with all other housing interventions.

Naturally, the courts which actually enforce the Act would remain under the Ministry of the Attorney General, so what is really being assigned to Housing is a lead role in policy for landlord/tenant relations.

6.22 Protection for Roomers and Boarders Under Rent Review

Unlike the Landlord and Tenant Act, the Residential Tenancies Act which governs rent review specifically states that a "rental unit" includes a "room in a boarding house or lodging house". [Section 1, Subsection (1)(m)].

Nevertheless, the Residential Tenancy Commission took conflicting positions on whether roomers and boarders were indeed covered under rent review. When a landlord, thinking he was covered, applied for a rental increase, it was treated as a normal rent review application.

The new Bill 51 to reform the rent review system carries forward the previous Residential Tenancies Act provision. The Rent Review Advisory Committee which assisted the Minister of Housing in drafting that bill has referred two matters to this Task Force:

- security of tenure for roomers and boarders;
- more permanent economic protection for both operators and occupants.

We have addressed both of these questions, through amendments to the Landlord and Tenant Act proposed above and through assistance to operators and occupants to be detailed in Chapters Seven and Eight.

We have three specific changes to suggest to the rent review legislation itself. **Food services should be included within the scope of rent review.** This is, in principle, no more difficult to calculate than maintenance costs. **A rooming and boarding accommodation registry should be developed and maintained for every municipality of significant size where there is such accommodation to be found.** But rooming and boarding accommodation registries can have a much more positive function in the eyes of owners/operators than just policing rents and board charged. They should be operated as referral centres for prospective occupants, preferably linked to the storefront housing help-centres also proposed in Chapter Twelve of this report.

Finally, **consideration should be given to having the arbitrators proposed above rule on disputes over rental increases, following the same rules as Ministry of Housing staff.** We have not had an opportunity to explore this idea in detail; but it could form a natural part of a pilot program in pre-court arbitration.

6.23 The Transition from an Unregulated to a Regulated System for Rooming and Boarding Accommodation

While a considerable portion of boarding accommodation in Ontario is already regulated in one way or another, the inclusion of most private rooming houses and additional boarding houses under the Landlord and Tenant Act and rent review is undoubtably going to require some adjustments. Of greatest concern is the period prior to passage of new legislation, i.e., while policy and legislative debates are underway.

Landlords have warned of dire consequences if all of the provisions of the Landlord and Tenant Act were to come into force for roomers and boarders. Their chief concerns revolve around the eviction of "problem" occupants in such close quarters, and the lack of effective recourse when occupants who have little money skip out after not paying rent. At the Ottawa hearing of the Task Force, a landlord said that a 20% return on investment is regarded as just and normal in rooming-house operations because it is such a high-risk business. He and a number of other landlords who either spoke or submitted briefs to the Task Force indicated they are seriously considering leaving the business or have already taken steps to do so.

In the face of the probable departure of five or six rooming and boarding landlords per day, on average, over the period 1976 - 1981, it is reasonable to assume that these are not idle threats. The survey of landlords undertaken by the Task Force suggests about a third of all present landlords have plans to leave the business within the next three years. This would appear to keep up with previous trends.

We should also note, however, that:

- many landlords currently believe they are covered under the Landlord and Tenant Act or already provide parallel rights to their own roomers on an individual basis... ignorance of the limits of the current law can cut both ways;
- rental of rooming and boarding accommodation can be a profitable business and means of paying today's high dwelling prices and interest rates on a valuable asset for the future;
- it is entirely feasible, as described in Chapter Seven, to develop a package of protections and incentives to keep viable rooming and boarding operations in business;

- other similar industries, notably nursing homes and rest homes, have passed from a non-regulated into a regulated environment and remained profitable; as indicated above, this regulation is not trouble-free, but they have stayed in business.

For the period between proposals and approved legislation, apart from active communication of the Government's desire to keep private operators in the business and to see them flourish in providing a needed service, there is only one legal recourse available in addition to methods already common. **The capacity under Section 113 (1)(6) of the Landlord and Tenant Act should be used to secure a "writ of possession" from a judge where a roomer or boarder has been evicted without notice or cause.** In other words, a court can order a roomer to be placed back in possession of a unit, according to the Metro Tenants Legal Services which has actively applied this technique.

There are other interim steps that can be taken under the Courts of Justice Act and possibly via the Rental Housing Protection Act 1986; these will be described in Chapter Seven and Chapter Nine.

The Government should be aware of potential impact of just introducing legislation and have a plan of action ready to deal with them. If close consultation occurs with the industry and practical assurances along the lines set out in Chapter Seven are given, then the "side effects" of putting forward a new regulatory framework should be minimized.

6.24 Conclusion

This chapter has addressed the issue of added legal protections for roomers and boarders. These cannot be disentangled from protections for owners and operators in the real world. The topics have been discussed somewhat separately in this report purely to simplify discussion of an already very complex problem.

The Task Force has made five major recommendations:

- that roomers, boarders and lodgers in commercially-run accommodation be given security of tenure under an amended Landlord and Tenant Act;
- that a new system of landlord and tenant courts be devised for inclusion in an overhaul of the provincial court system;
- that a system of pre-court arbitration of disputes between roomers and boarders and landlords be attempted on a pilot basis;

- that rooming and boarding accommodation be brought effectively under rent review;
- that a comprehensive evaluation of the Landlord and Tenant Act be undertaken.

The following more detailed changes have been proposed:

- a special emphasis in consultations on the definition of "care" accommodation and the impact of Landlord and Tenant Act changes on non-profit housing corporations;
- assurances of equitable treatment for low-income singles placed in non-profit co-operatives and people barred from temporary hostels;
- changes to security deposit requirements for weekly tenancies;
- an extensive publicity campaign for roomers, boarders and rooming house/boarding house operators on the new system of protection, once adopted;
- including food as a basic service which cannot be denied in the case of boarding houses;
- using present Landlord and Tenant Act provisions to obtain court orders by tenants vis-a-vis actions of other tenants;
- clear instructions to police about enforcement of the Landlord and Tenant Act;
- inclusion of roomers and boarders under Bill 51 rent review protections, with appropriate modifications to reflect their specific circumstances;
- transfer of policy responsibility for the Landlord and Tenant Act to the Ministry of Housing;
- use of present Landlord and Tenant Act provisions to secure possession for a wrongfully-evicted tenant.

CHAPTER 7

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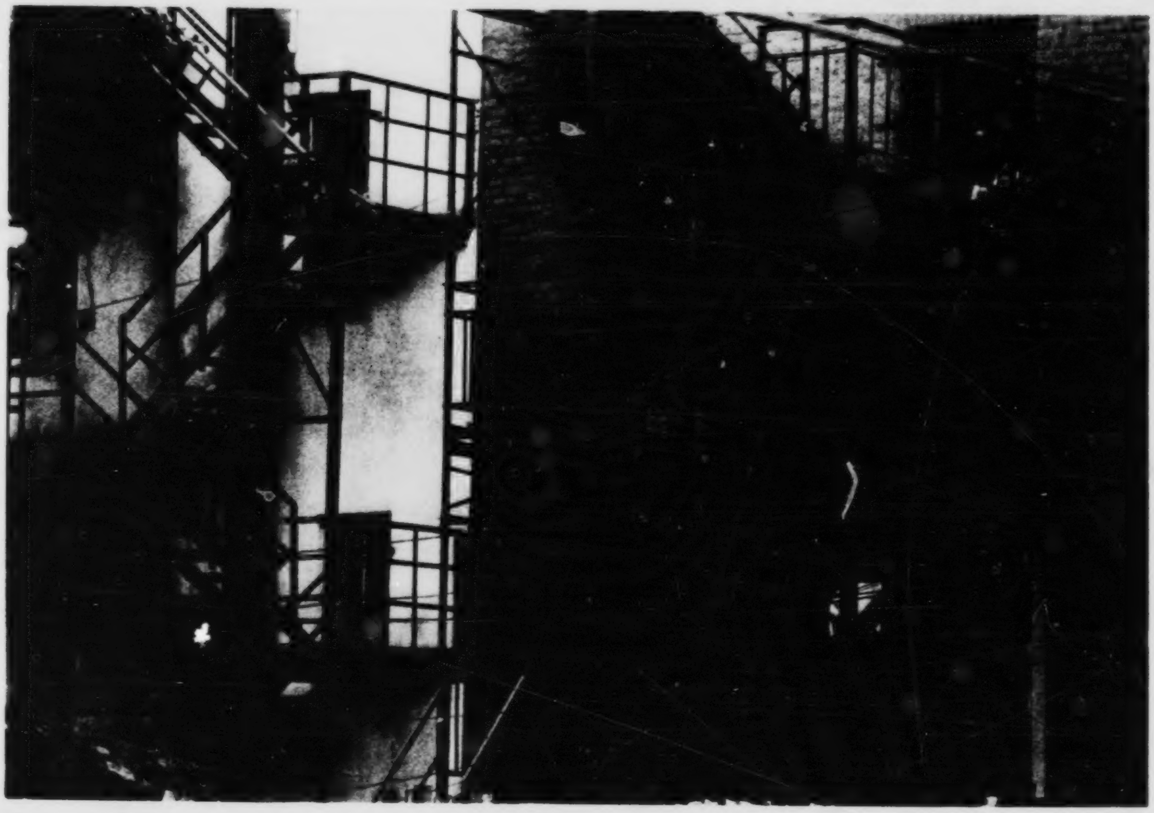

PROTECTION FOR OWNERS AND OPERATORS

CHAPTER SEVEN: PROTECTION FOR OWNERS AND OPERATORS

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CHAPTER SEVEN: PROTECTION FOR OWNERS AND OPERATORS

7.1 The Lack of Public Sympathy for Owners and Operators of Rooming and Boarding Accommodation

Private landlords have not been considered popular heroes among the members of the Ontario public. For some tenant advocates, they have been "the enemy". We found some thoughtful, public-spirited people who happen to own rooming and boarding houses in centres across the province. These owners spoke to the Task Force, often eloquently, about their experiences with roomers and the rooming house business, both positive and negative. They did not usually argue against protection for roomers; they did plead for special recognition of the fact that they are serving a population with limited resources, some of whom are deeply troubled.

A minister involved with the rooming house business in Hamilton talked of the frustration in getting help from the police when a tenant was breaking all the windows in one of his buildings. An owner of several properties in Ottawa documented in detail instances of fire hazards, blocked drains, gang warfare and obscene phone calls relating to his projects. An owner in London expressed his deep sadness at coming upon a resident just after he had committed suicide.

Some people in the province would like to see the entire remaining rooming and boarding-house stock taken into the public domain, either through municipal or non-profit ownership. At present, however, there are very few non-profit or municipal rooming-house projects across the province. Even if a decision to go this route were to be taken, many people would remain in private rooming and boarding houses for a long "transitional" period. It is not clear that the public or non-profit sectors would be able to find the capital, the managerial capacity, or the political will to operate such a stock of housing on a large scale. They have many other competing priorities.

For purposes of this report, we assume that for at least the next five to ten years, there will be significant numbers of private rooming and boarding-house operators in the business.

As noted in Chapter Six, landlords have four main rights under the Landlord and Tenant Act, along with many duties.

The rights include:

- a security deposit;
- advance notice when a tenant plans to vacate the unit;
- timely rental payments;
- a capacity to evict with cause, after due process.

7.2 Security Deposit

A book by Ron McInnes on Landlord and Tenant Rights in Ontario indicates that monthly or weekly "periodic" tenancies, which are considered to end at the end of each week or month, are in some doubt as to whether a security deposit in the form of a prepayment of rent can be demanded. It could be argued that in these cases, there is no "later period" for which a rental prepayment can be obtained. However, when one takes into account the 28 days' and 60 days' notice required to terminate weekly and monthly tenancies, prepayments of rent can apply to the week or month immediately preceding the termination date. The book suggests that "as yet, no court has given a definitive answer to this question, but the prevailing view is that rental deposits can be required for periodic tenancies."*

Whether through a court reference, an advisory bulletin, or an amendment to Section 84(1) of the Landlord and Tenant Act, the validity of security deposits in the form of a last week's or month's rent should be confirmed in relation to periodic tenancies.

7.3 Advance Notice that a Tenant Plans to Vacate

A security deposit in the form of a last month's or week's rent provides the landlord with a certain degree of control in relation to advance notice. But the fact is that a week's rent of $70 or so for a room is not much of a deterrent to leaving without notice. People living in furnished rooms with few personal belongings are at liberty to leave in a matter of hours.

In some market areas, lack of advance notice is very unlikely to leave a landlord out of pocket: they can readily find another roomer. But generally they are likely to lose money because of the need to advertise after the fact. Certainly their recourse is very limited to non-existent.

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* (Vancouver: International Self-Counsel Press, 1986), p. 27.

However, the lack of advance notice pales into insignificance when it is placed beside concerns about non-payment of rent and tenant/occupant behaviour. It is preferable to address solutions for landlord protection in relation to all three of these issues together. They constitute the main risks a rooming/boarding-house operator faces.

Additional measures appear to be needed to protect property owners against some of the unique risks of this business, and hence to lower or at least contain the growth of rents and the loss of stock.

The Task Force considered several options:

- removal of discretion from local welfare administrators as to whether payment of the shelter component of welfare may be made to the client or direct to the landlord, in favour of the latter whenever an arrears pattern shows itself;

- measures to reduce the currently established delays before landlords can obtain payment of rental arrears through the courts;

- an insurance program established co-operatively among landlords to cover potential losses from rents not received;

- an insurance program underwritten by the provincial government to cover these and other losses, and to cover losses to occupants as well;

- measures to be described in the next Chapter, to guarantee rental income to participating landlords who maintain standards of service.

7.4 Timely Payment of Rent and Eviction for Non-Payment of Rent

Loss of rental revenue due to non-payment by occupants was mentioned most frequently of all problems among landlords surveyed by the Task Force. Seventy-four out of 232 mentioned it as a problem.

Because roomers and boarders have such low incomes, they often find it difficult to pay their rent. Those on welfare must typically pay over 45 percent of income for rent, compared to around 20 percent for the average Ontario household. If there is alcohol or drug dependency, the difficulties in meeting rent regularly become severe to impossible.

We will address the whole issue of income assistance for lower-income roomers and boarders in the next Chapter. It is clear that rental arrears and non-payment of rent to private or non-profit landlords are not appropriate ways to solve the problem of too little occupant income.

The issue of ensuring that landlords receive their rents may appear to have nothing to do with benefits to occupants. As long as private landlords need to make provision for a high rate of rental arrears and non-payment, they will feel the need for abnormally high profits to stay in the business, especially if arrears and non-payment are coupled with a high rate of property damage.

Many landlords report that they simply refuse to rent to welfare recipients. However, we do not believe it would be feasible to take away the present discretion given to local welfare administrators regarding direct payment of the shelter component.

The Ministry of Community and Social Services should encourage local welfare administrators to consider direct payment of the shelter component wherever a persistent problem of arrears or non-payment has arisen.

Obtaining an eviction for persistent rental arrears or non-payment becomes a very costly process if every tactic for delay is used by a tenant. Certainly the legal costs could exceed what a landlord eventually obtains. In the case of roomers and boarders, there could be the added problem that "one can't get blood from a stone".

Legal aid clinics currently find they have many higher priorities to attend to than fighting evictions for rental arrears or non-payment.

The Task Force learned in great detail of one "horror story" associated with perpetual non-payment of rent and legal delays under the Landlord and Tenant Act. But there does not seem to be an overall pattern suggesting the present provisions are totally "out of whack".

The evaluation of the Landlord and Tenant Act proposed in Chapter Six should include examination of actual experiences with the delay mechanisms provided prior to eviction for non-payment of rent.

7.5 Insurance Against Rental Losses and Damage

The idea of an insurance scheme for owners of rooming house accommodation arose from a massive study of why the rooming house stock in Quebec City was disappearing and what roomers' needs were in that metropolitan area.

It is the largest survey of roomer needs ever undertaken in Canada.*

An insurance program of some sort has several beneficial effects:

- it acts as a very clear signal that the government wants to reduce the loss of rooming and boarding stock;
- it reduces the pressures on landlords to obtain a higher return on stable, regularly-paying roomers in order to lay off the costs of housing difficult ones;
- it provides a focus around which rooming and boarding-house operators can organize and define their mutual interests more clearly.

The ideal insurance scheme against losses would probably be one developed by rooming and boarding-house owners themselves. There would be no government involvement, except perhaps in arranging meetings which caused it to come into being, and offering help with consultant expertise. This is the kind of role governments played in relation to the largest self-insurance scheme in the building industry: the Ontario New Home Warranty Program, sponsored by the home-builders themselves.

Unfortunately, the rooming and boarding industry is somewhat fragmented; no overall provincial organization exists at the moment, except for boarding-home operators. While an effort should be made to promote a self-insurance scheme, it is more likely that a government-underwritten program will be needed, at least in the initial stages.

The following basic elements for an insurance program are envisaged:

- an initial premium for landlords of perhaps $50 per unit per year and for tenants of 50 cents per month, collected and forwarded by the landlord this would yield a potential total of just over $5.0 million a year, if 90,000 of the 184,000 rooming and boarding units become involved;
- a government-provided matching fund to be used on a contingency basis as much as possible;

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* Gilles Boudreault. C'est Pas Le Chateau: Rapport de Recherche sur les Conditions de vie des chambreurs et sur la situation du Marche des maisons de chambres dans le centre-ville de Quebec. (Quebec: no publisher, 1984.)

- a deductible of perhaps $50 per claim to encourage reasonable efforts by landlords to seek notice and to collect rents;

- payment for losses of rent revenue of up to one month relating to the departure of tenants without notice... losses would be calculated from the date of departure to the date the room is let;

- payment for losses of rent revenue of up to three months, plus one half of legal expenses, when it is necessary to seek an eviction for non-payment of rent and no recovery of rent by the court has been feasible;

- payment for damages to property which are not covered by standard insurance, less the $50 deductible;

- payment for damages to roomer or boarder property or loss of rent payments due to bankruptcy or mismanagement by a property owner, less a nominal deductible;

- a rooming and boarding accommodation insurance board composed of landlord and tenant representatives, and insurance experts to monitor and oversee administration of the program;

- contracting out of program administration to a private sector insurance company, based on competitive bids.

The Task Force recommends that the Minister of Housing invite representatives of the rooming and boarding industry to form a working group which will further detail this proposed program and offer to match industry and roomer/boarder premiums to create a total initial fund of up to $10.0 million.

If this seems like a lot of money, even on a contingency basis, it should be placed against the costs of housing roomers in social housing at $22,000 in capital and at least $1,000 a year in subsidies per person.

If the concept of public involvement in such insurance seems extraordinary, it should be recalled that mortgage lenders are currently protected against losses on the "rents" they charge for money (interest), and depositors are also protected against bankruptcy of financial institutions using taxpayer funds on a contingency basis (i.e. when disaster strikes). As well, there are agricultural crop insurance and a variety of other programs that operate like this.

7.6 Eviction for Causes other than Rental Arrears or Non-Payment

Table 7 - 1 on the next page sketches the process for eviction by a landlord when it is alleged that a tenant has:

- disturbed other tenants;
- committed illegal acts or carried on an illegal business on the premises;
- threatened the health and safety of other tenants;
- moved extra people into his or her unit on a continuing basis, in contravention of local by-laws.

Eviction on any of these grounds does not constitute "double jeopardy". That is, the tenant is to be evicted only for some behaviour associated with the rented premises in a direct way.

While it is easy enough to say that landlords should "call the police" under such circumstances, there is a vast grey area of activities which are very disruptive of "quiet enjoyment" by the landlord or by other tenants and yet do not amount to offenses which police are likely to take seriously. For example, one could mention the disassembly of a motorcycle on the floor above another tenant, the regular creation of pungent and long-lasting odours from a hobby or cooking, excessive dirtiness and personal smell. In addition, people who live at close quarters may be readily intimidated by those who use rented rooms for illegal purposes. If there is a good chance of retribution, either landlord or tenant may be unwilling to call the police.

It is difficult to see how anyone is served by the long delays provided for under the Landlord and Tenant Act as it now stands. The tenant accused must, in effect, either give up the room and leave under a cloud, perhaps to face difficulty in obtaining subsequent accommodation, or else stay and fight over an extended period of time. Other tenants' lives are likely to be disrupted on a continuing basis, resulting in the potential loss of good tenants who can set the tone for the dwelling as a whole. The landlord may end up with a substantial legal bill and a physically-destroyed, vacant unit, or a tenant who has learned to flout standards of behaviour and has been effectively rewarded for doing so. Neighbours may become very frustrated at continuing altercations and call for either closure of the rooming house or much harsher enforcement measures.

TABLE 7 - 1

REQUIRED SEQUENCE FOR EVICTION OF A TENANT CAUSING DISTURBANCES UNDER CURRENT LANDLORD AND TENANT ACT RULES

Day 1	Tenant causes disturbance. Notice of eviction issued by Landlord, to take effect 20 days later.
Day 7	Tenant stops causing disturbance; eviction notice is null and void.
Day 8	Tenant causes disturbance again; notice of eviction is given to take effect 14 days later; landlord applies to Clerk of the Court for an order declaring tenancy terminated.
Day 13 (minimum)	Tenant disputes the landlord's claim that he caused a disturbance.
Day 14 (minimum)	Hearing is held before a judge on the dispute; tenant loses.
Day 22 (minimum)	Eviction takes effect; bailiff can be called to remove tenant.

Based solely on cases brought forward by landlords and neighbourhood associations, it would appear that time periods prior to eviction after due process should be dramatically shortened for illegal and disruptive activities. Longer periods of grace should be retained for rental payment problems and other, less serious offenses. But roomers should not be singled out for attention and both sides of the issue need to be heard.

An in-depth evaluation of the Landlord and Tenant Act should address the issue of delays under Section 113 concerning eviction for violent, unhealthy or illegal behavior as a top priority.

Some immediate remedies should ease the situation of rooming and boarding accommodation being brought under the Act.

Legal aid clinics should examine carefully the circumstances of proposed challenges to eviction by those who clearly have been disruptive or have carried on illegal activities, etc. They should also consider as a matter of clinic policy whether regularly contesting such evictions will serve well the cause of justice for roomers and boarders as a whole. They may also wish to take note of the practice of certain landlords who deliberately bring in people likely to be disruptive in order to help depopulate a building for their own ends.

The Ministry of the Solicitor General and other bodies as necessary should issue clear guidelines to all police forces in Ontario on the enforcement of provisions of the Landlord and Tenant Act in rooming and boarding houses, as there seems to be neither such guidelines nor clarity on how police should conduct themselves at the moment.*

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* The Neighborhoods Committee of the City of Toronto Council has referred to us the issue of whether allowing the police to "enter and inspect the common areas" of a rooming house should be made a precondition to granting a license by the City. Neighborhood Legal Services has suggested that "the Supreme Court of Canada has spoken loudly and clearly: the mere desire to make an investigation does not in itself give the police the right to enter upon the premises". The City Solicitor believes nevertheless, that the proposed requirement would be quite legal.

The central issue is really whether the types of infrequent inspections that police on the beat are likely to be able to make are going to make a difference to the peace and quiet of rooming house projects: common sense suggests that they will not.

(continued on next page)

Section 114 of the Courts of Justice Act, provides for the granting of special orders by the Supreme Court and District or Unified Family Courts in Ontario, "where it appears to a judge of the court to be just or convenient to do so."* The terms of such orders can be anything "considered just". In Section 115 of this Act, specific provisions are made for the use of such orders in the case of labour disputes. Section 117 provides for a court to make an interim order for the recovery of possession of personal property where it is alleged that it was unlawfully taken or is being unlawfully detained.

Cases using the powers granted to District Court judges under Section 114 have indicated that they may be used by landlords whose "quiet enjoyment" of their property is being seriously disturbed by a tenant or vice versa. Requests for these orders can be heard quickly and without a jury. [Section 121]

It would appear wise to ensure that landlords, legal aid clinics, and others concerned with landlord/tenant relations are aware of the possibility of obtaining court orders to end undesirable behaviour or to restore services. Failing changes to the appropriate sections of the Landlord and Tenant Act, or as an alternative, it would be desirable to spell out more fully circumstances under which an order will normally be granted in situations of landlord/tenant conflict.

The Ministry of the Attorney General should publicize the opportunity to seek interlocutory injunctions or mandatory orders from District Courts to address problems of tenant disturbances or landlord denial of services as well as other significant problems which require rapid response.

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Typically, police will still be called when an actual disturbance is in progress, in which case, they should be granted entry to the common areas. If there is any doubt on this score, then explicit provision along these lines should be made in the licensing by-law. Such a provision is considerably narrower than the wording proposed by the City which would entail a commitment to permit police to enter and inspect the common areas "at any time upon request..." In any case, a large number of rooming houses in Toronto are probably not licensed.

* These orders are called "interlocutory injunctions" where they are to stop an activity, and "mandatory orders" where they are to cause it to happen.

The Courts of Justice Act of Ontario should be amended to provide basic rules to the courts for granting orders in situations of landlord/tenant conflict.

7.7 Legal Aid for Rooming and Boarding-House Owners

The introduction of effective protection for roomers and boarders as tenants, of controls on demolitions and conversions, of more effective property standards enforcement (detailed in Chapter Nine), and of effective rent review for private rooming and boarding accommodation is going to mean a large increase in the legal requirements for private landlords.

At present there are sharp income cut-offs for Ontarians to receive free legal aid. Many property owners probably exceed these limits, though some may not. One landlord legal aid centre exists in Ontario, to serve "small homeowner landlords" in the Metro Toronto area.* Other clinics across the province consider themselves to be tenant advocates, first and foremost, although they do not necessarily rule out advice to landlords on an informal basis.

While many landlords may be quite capable, financially and otherwise, of hiring a personal or business lawyer, there appears to be a need to consolidate expertise from a landlord perspective in each community, especially while the formal District Court system is in use.

The Ministry of the Attorney General should indicate to the Clinic Funding Committee established under Section 149 of the Legal Aid Act that at least one centre of expertise in landlord and tenant, property management and related matters from a property owner perspective is eligible for funding in each community where there are significant numbers of small-scale rental property owners. Such a person or persons may be on the staff of existing clinics or may be established in a new clinic for the purpose, with an appropriate Board of Directors. Such a person or persons may conduct general legal education programs for property owners, and also as the need arises, operate on a free or a fee-for-service basis to provide individual advice and representation.

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* This clinic, "The Landlord's Self-Help Centre" uses the same income criteria as those which concentrate on tenant rights.

7.8 Organization of Rental Property Owners and Operators

There exist in Ontario several powerful, well-financed organizations of rental property owners: the Urban Development Institute, the Building Owners and Managers Association, the Multiple Dwelling Standards Association, and the Fair Rental Policy Organization. But these do not represent the owner of six rooms: they focus on the needs of those whose portfolios run in the hundreds or thousands of self-contained units.

Among rooming and boarding-house owners/operators, only the Ontario Long-Term Residential Care Association and the Ontario Nursing Home Association appear to exist. While they are becoming more active, they currently represent only rest, care and nursing-home segments of the industry.

Funding from the Province to help establish a wide-based organization would probably be unacceptable to many property owners themselves and to the general public. However as part of the overall reform package, project funding should definitely be considered, including partial assistance with costs of conferences, workshops, and policy consultations.

The Ministry of Housing should earmark some funds to assist owners of rooming and boarding accommodation to learn about and to respond to the Government's initiatives in this field. Conferences, educational workshops, pamphlets, video tapes and other such specific projects should be eligible for shared funding; contributions in kind from the property owners should be recognized for purposes of sharing.

7.9 Fire, Liability and Property Insurance

The Task Force does not need to devote a lot of space to the well-known problems which all Ontarions face in securing property-related insurance at reasonable rates. Numerous rooming and boarding-house operators have spoken in hearings, briefs and personal calls about the problems they face in simply obtaining insurance on their properties.

The Ministry of Housing should work in cooperation with the Ministry of Consumer and Commercial Relations to assess the full extent of difficulties that rooming and boarding house operators have in obtaining fire, comprehensive liability and property insurance.

A co-operative scheme among property owners, with provincial reinsurance, should be explored with these operators in detail and adopted prior to the end of 1987.

7.10 Mortgage Insurance

In 1985, National Housing Act mortgage insurance was provided for some $619 million in financing, covering sale of 12,929 existing multiple units in Ontario. The total volume of activity, both NHA-insured and conventional, rose from under 16,000 units in 1973 to over 90,000 units in that year. These figures included condominiums as well as existing rental properties.

It is safe to assume that relatively few rooming houses have benefitted from NHA mortgage insurance for a number of reasons: location, condition of dwelling and suspicion of government agencies by purchasers. While there is a fairly active market in the "trading" of rental properties in Ontario, it would appear that many rooming-house owners feel "locked-in" and unable to sell. Restrictions on conversions since July, 1986 are unlikely to have improved this feeling.

Mortgage insurance is not a very large factor in the overall scheme of residential financing, but it can be psychologically important to both operators and their bankers. The Task Force survey of landlords indicated that 68 percent of them have mortgage financing costs to pay.

Under the program of 3,000 units of provincially-subsidized non-profit housing announced on October 6, 1986, Federal mortgage insurance will be provided at a nominal fee which covers only the costs of preparing and administering the insurance documents. All risk associated with these loans is to be borne by the Province.

One of the least expensive ways to provide support to private rooming and boarding-house owners in upgrading their properties and in selling their properties to others who will continue the operation would be to provide preferred-rate mortgage insurance.

The Government of Ontario via the Ministry of Housing should enter into an arrangement with Canada Mortgage and Housing to secure NHA mortgage insurance at a nominal rate for rooming and boarding accommodation where:

- **private owners are engaged in upgrading the quality of accommodation; or**
- **private owners wish to sell their operations to non-profit housing corporations for continued management; or**
- **private owners wish to sell their buildings to other persons or corporations which will sign a contract to upgrade the property and maintain it as a rooming or boarding operation for at least 10 more years.**

7.11 Conclusion

Private owners of rooming and boarding accommodation need reassurance if they are to continue in business under a new, much more highly regulated environment. This reassurance need not be costly to government: policy declarations and consultative processes are equally important. Modest outlays to insure or reinsure against risks and to help with organizational costs are the chief financial contributions envisaged.

The proposed policy toward private landlords has seven parts:

- clarification of the rights of landlords under the Landlord and Tenant Act, and provision of additional legal mechanisms where disruptive tenant behavior is occurring;
- an insurance program to cover extraordinary risks of offering rooming and boarding accommodation;
- increased legal education and outreach for private property owners;
- support for specific events which will help private landlords to become organized to respond to and help implement new policies;
- assistance in establishing co-operative arrangements for fire, liability and property insurance;
- modest-cost mortgage loan insurance;
- as will be detailed in Chapters Eight and Nine, assistance in reversing the basically uneconomic patterns of rooming and boarding operations.

Of the above, the risk insurance scheme is by far the most important. Specific programs to help with renovation or other problems affecting a portion of landlords are not a suitable tradeoff for a new and universal regulatory framework. Only a universal form of assistance with generally-felt problems will represent a serious quid pro quo.

CHAPTER 8

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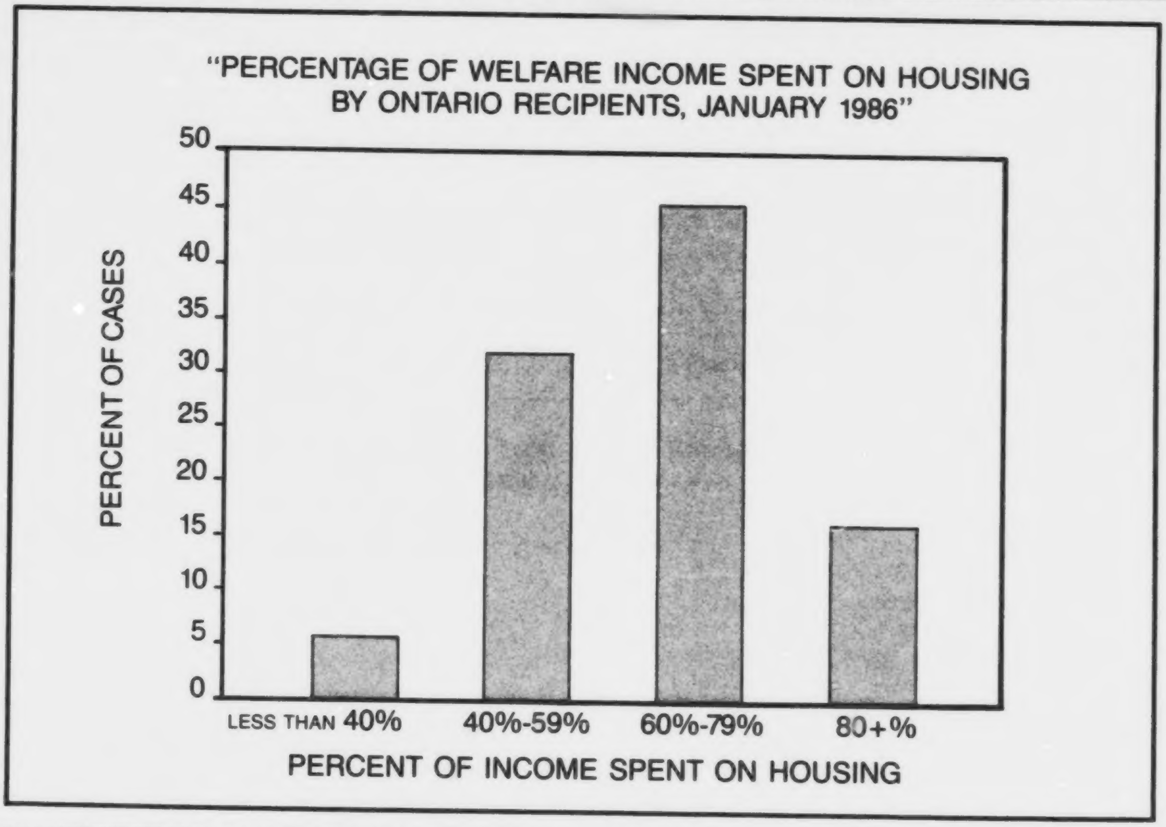

"PERCENTAGE OF WELFARE INCOME SPENT ON HOUSING BY ONTARIO RECIPIENTS, JANUARY 1986"

ECONOMICS AND AFFORDABILITY

CHAPTER EIGHT: ECONOMICS OF ROOMING HOUSE OPERATIONS

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CHAPTER EIGHT: ECONOMICS AND AFFORDABILITY

8.1 Economics of Rooming House Operations

As part of the efforts of the Task Force to understand better the situation of landlords who offer housing to roomers, boarders, and lodgers, a survey was designed with the assistance of the External Advisory Committee. The questionnaire was mailed out to 1,000 landlords throughout the Province.*

Since most of the rooming and boarding-house stock in Ontario is concentrated in the major urban centres, the questionnaire was mailed to rental property owners in: Toronto, Ottawa, Hamilton, London, Kitchener, Waterloo, Guelph, St. Catharines - Niagara, Windsor, Sudbury, Kingston, Oshawa and Sault Ste. Marie. Sample size was based on the experience of other studies suggesting that this was a difficult group to survey and response rates in the 20 percent range were normal. To receive at least 200 completed questionnaires, required for reasonable statistical reliability, it was necessary to send out at least 1,000 forms.

Other survey teams have discovered that simply mailing out questionnaires without telephone follow-up produced minimal response. For example, a survey of almost 1500 building owners in new York City yielded only 35 mailed-back questionnaires. Repeated telephone follow-up was able to raise the response to over 200; many of the questionnaires were completed directly over the phone by the interviewers. Consumer Contact of Toronto carried out telephone interviews so as to obtain at least a 20 percent response rate. Completed responses were obtained from 231 or 23.1 percent of the 1,000 forms mailed out using this method. Subsequently, a further 50 forms were mailed in; these arrived too late to be included in this report, but can be used to increase the reliability of findings in future research.

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* See Urban Systems Research and Engineering, Incorporated, Survey of Landlords of Rooming Houses, Boarding Houses and Lodging Houses in the Province of Ontario, (Toronto: Task Force on Roomers, Boarders and Lodgers, 1986).

Since the distribution of rooming-house stock appears rather uneven across the Province, questionnaires were mailed in a pattern similar to the distribution of single-person households.*

Responses were received from buildings containing a total of 3,568 dwelling units, with an average of 15.4 dwellings per building. The largest group was private rooms (67 percent) followed by hostel beds (16 percent) and shared rooms (12 percent). The remaining 9 percent were a mixture of hotel rooms, bachelor units and other types of accommodation. Approximately three quarters of the buildings surveyed were licensed by either the municipality or the Province. City officials in Ottawa were able to obtain addresses from a large number of buildings that were not licensed.**

One of the more important findings of the survey concerned vacancy rates. Generally speaking, the vacancy rates were quite high, ranging from 7.1 percent for hostel beds to 14.1 percent for private rooms and 12.9 percent for shared rooms; they were closer to standard rental rates at 3.0 percent for bachelor apartments. Despite a serious rental housing shortage in some centres, this type of housing is not in high demand except for the more self-contained forms. Since vacancy rates for shared rooms were very high, i.e. 20 percent in Toronto, and 50 percent in Ottawa, we can only conclude that sharing is not a preferred housing choice.

The Chart 8 - 1 on the next page summarizes mean or average monthly rents for each type of unit, for Toronto, Ottawa, and the nine remaining centres. Toronto rents are higher than those in Ottawa and the other centres for most categories except for private rooms. In centres outside Toronto, rooms are occupied largely by an older population with a high level of care provided; this accounts for the higher rents. On the other hand, hostel beds are considerably more expensive on average in Toronto than in the nine centres ($322 vs $179).

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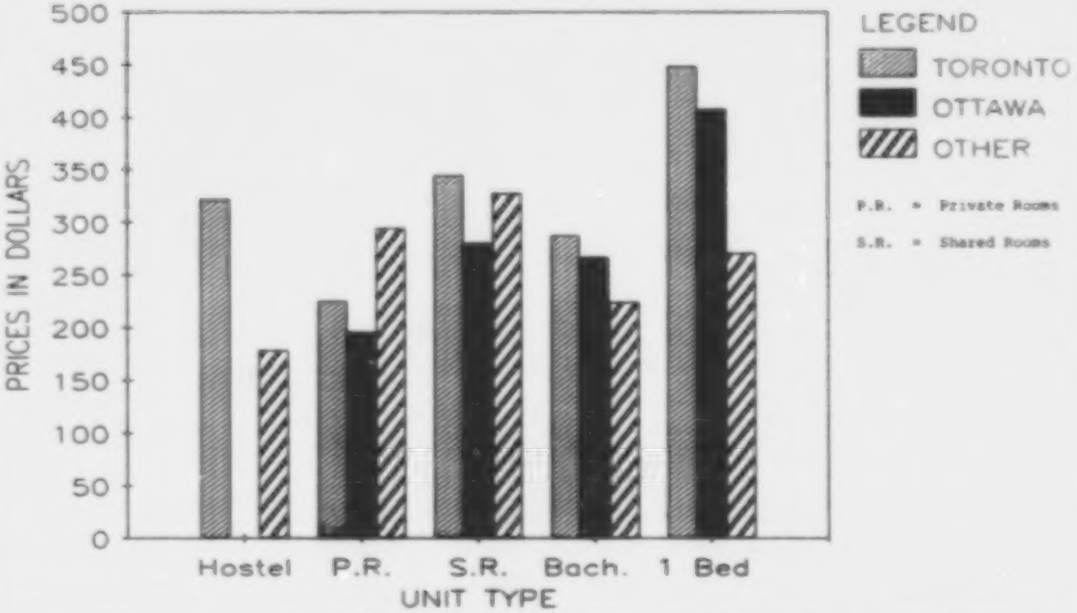
* Distribution of questionnaires was as follows: Toronto, 539; Ottawa, 124; Hamilton, 82; London, 62; Kitchener/Waterloo/Guelph, 54; St. Catharines-Niagara, 38; Windsor, 37; Sudbury, 19; Kingston, 19; Oshawa, 16; Sault Ste. Marie, 10.

** The sample in Toronto and most other centres was limited to licensed buildings. Accordingly, the sample as a whole is not representative of unlicensed buildings.

CHART 8 — 1
MEAN MONTHLY RENTS REPORTED BY TYPE OF UNIT AND BY AREA



Landlords were asked a number of questions to shed light on the economics of operating rooming, boarding, and lodging houses. Often, this has been difficult information to obtain: owners either do not know or are reluctant to share operating cost data with government researchers. However, the response was very good to this survey. Of the seven major expenditure variables, the response ranged from a low of 52 percent regarding management and administrative fees to 60 percent for the insurance costs. Over half of all respondents were able to provide good financial data on operating expenses.

Average annual rents, subsidies, operating income and expenses per unit for Toronto, Ottawa, and the nine other centres have been set out in Chart 8 - 2 on the next page.

There is wide variation among the three geographic areas. In Ottawa, where tenants in units are typically younger and fewer services are provided, average operating costs per unit are estimated to $1,807. In Toronto, the costs are twice as high, at $3,652. Higher costs in Toronto are caused by particularly high utilities, insurance, and maintenance and repair costs relative to the rest of the Province.

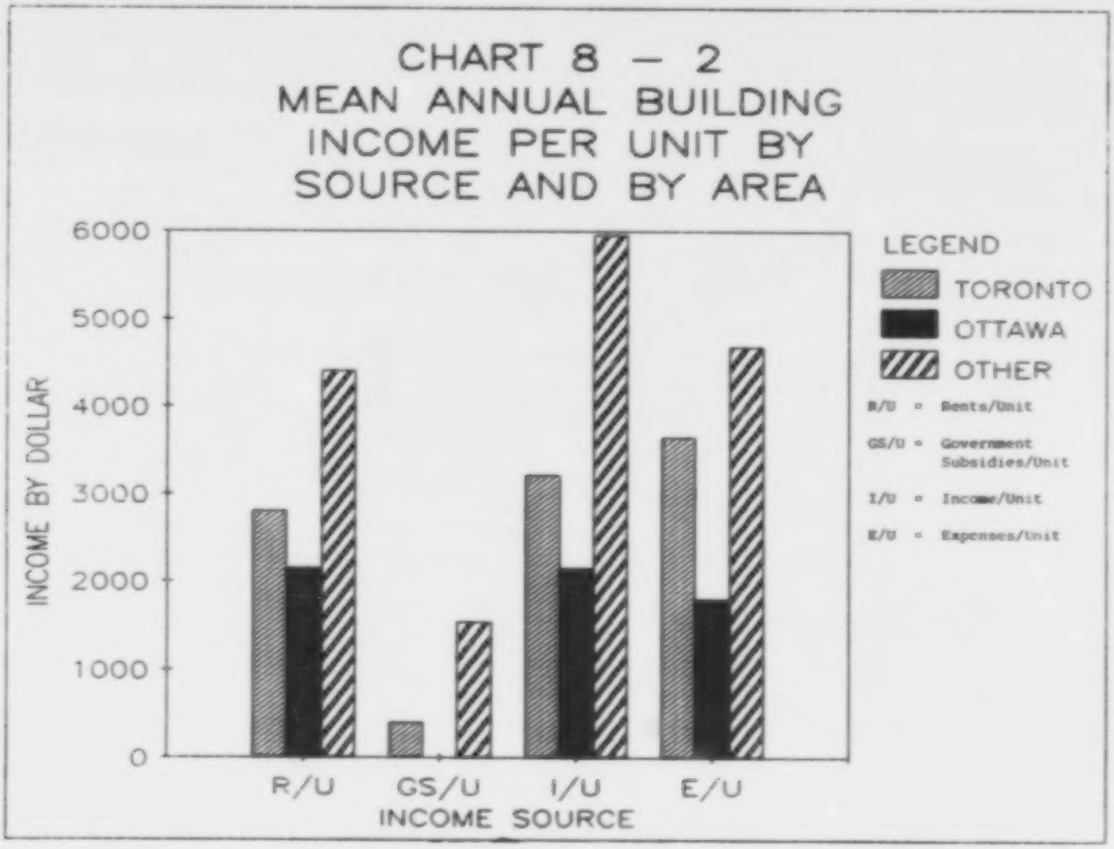


CHART 8 – 2
MEAN ANNUAL BUILDING INCOME PER UNIT BY SOURCE AND BY AREA

In the other nine communities, average operating costs per unit are $4,687 a year. This clearly reflects the higher level of services provided and the higher percentage of elderly residents. Salaries and benefits average $1,646 per unit, compared to only $138 per unit in Ottawa.

Turning to rental revenues, it can be seen that rents paid were almost one-third higher in Toronto than Ottawa. Rents in the nine centres were the highest, at about $368 per month, reflecting the higher portion of elderly residents with food and care services included. The latter communities also received the most help from government: in the order of $128 per unit per month, compared to an average of only $34 per unit month in Toronto and virtually no assistance in Ottawa according to the sample.*

Net operating income (NOI) per unit is the difference between operating income and operating expenses; figures for this are shown on Table 8 - 1 on the next page.

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* It should be noted that the predominance of licensed care homes and rest homes conceals student rooming accommodation in smaller urban centres which would be more like the Ottawa sample.

TABLE 8 - 1

AVERAGE ANNUAL OPERATING INCOME PER UNIT BY AREA

Income Source	Toronto	Ottawa	Other	ONTARIO
Income/Unit	$3,222	$2,162	$5,965	$4,298
Expenses/Unit	$3,652	$1,807	$4,687	$3,867
NOI/Unit	($430)	$ 355	$1,278	$ 431

The properties in Toronto are worst off when Net Operating Income per unit is considered. Buildings in Ottawa are making an average pre-tax profit of only $28 per unit per month according to the sample responses. The dramatic loss of rooming and boarding home stock in both Ottawa and Toronto over the last decade may be traceable in part to this difficult financial picture.

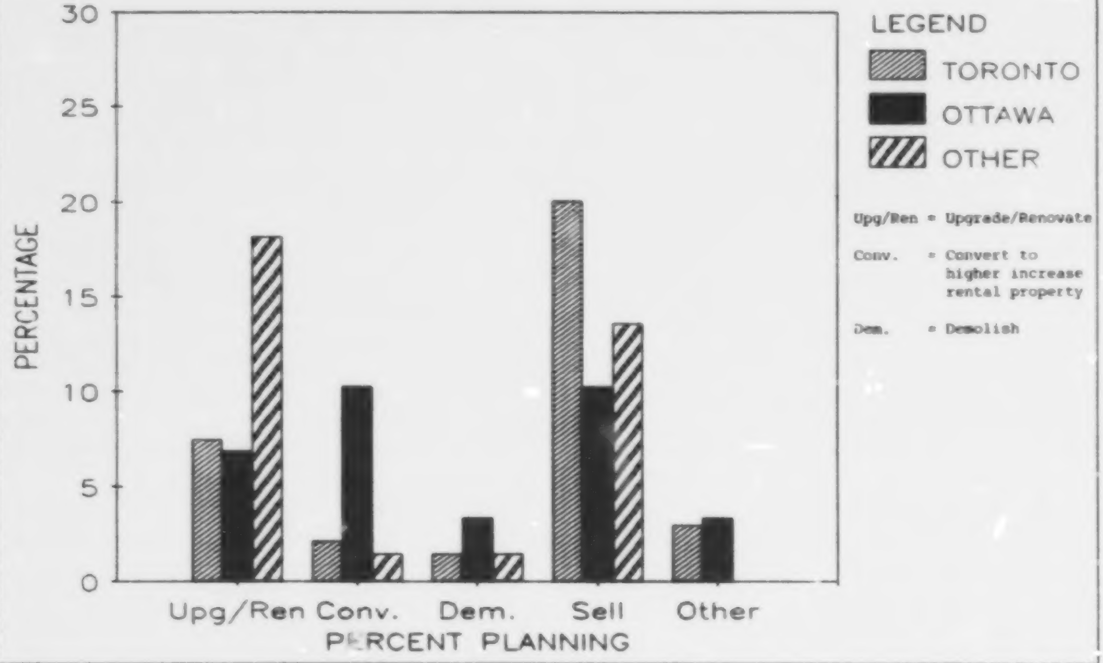
The situation is worse when mortgage payments are taken into account. Sixty-eight percent of respondents reported that they had mortgages. Eighty-one respondents provided complete data for the three variables: revenues, operating expenses, and mortgage payments. Of 81 buildings with debt-service charges, 45 reported a negative cash flow on a pre-tax basis. In Toronto, 52 percent, in Ottawa 73 percent, and in the other nine centres 50 percent reported a negative cash flow when mortgage payments were included.

8.2 Future Plans of Rooming and Boarding House Owners

Most landlords surveyed by the Task Force have been in the rooming or boarding house business for a substantial period. The average of time that they have owned the buildings was 11.7 years; average time for the Toronto landlords alone was 14.3 years. In 70 percent of the cases, the building had been a rooming or boarding house when acquired. In 72 percent of the cases, landlords owned three or more buildings.

According to the survey, just under two thirds of landlords intend to continue to operate the buildings as a rooming, boarding, or lodging house over the next three years. Of the one third planning to vacate the field during the next three years, specific plans are illustrated in Chart 8 - 3 on the next page.

CHART 8 – 3
PLANS FOR THE NEXT
3 YEARS BY AREA



Approximately 17 percent of all owners planning to leave the field intend to sell the property, although the percentage is higher, at 20 percent, for Toronto landlords.* The number of owners planning to convert their buildings to a higher economic use is relatively small, at 3 percent overall. The proportion is significantly higher in Ottawa at 10 percent.

Among those landlords who do plan to sell, upgrade etc., the most common motivations are: a desire to "get the right price" (14.7 percent); a wish to modernize the building (13.2 percent); and a dislike of the demands of operating the building (13.2 percent).

The most frequent reasons that landlords have for being in this business are: annual revenue (42.7 percent); independence of this type of business (41.9 percent); and the eventual selling price of the property (23.9 percent). The most frequently mentioned reasons for continuing operations are annual income (19.9 percent) and eventual selling price (14.4 percent).

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* Estimated property value increases for the period of current ownership ranged around 9.7 percent a year.

Landlords were given an opportunity to make suggestions or comments which would be helpful to the Province of Ontario in developing a sound policy for roomers, boarders, and lodgers. The most common suggestions were: more government funding (11.8 percent), more grants for improvements (10.2 percent), and simplifying eviction (7.5 percent).

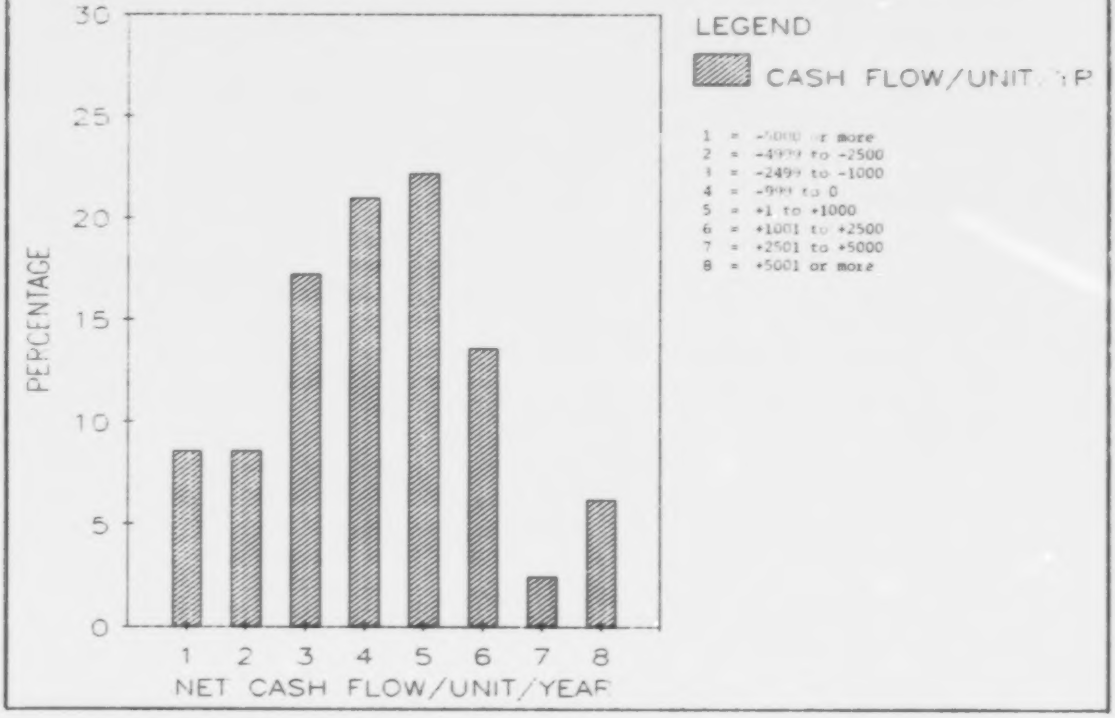
Chart 8 - 4, on the next page, documents the financial straightjacket that Ontario landlords seem to face. Of 81 buildings with mortgages for which complete data on revenues, operating costs and mortgage payments were provided, 55 percent have a negative cash flow before tax considerations are taken into account. Of these buildings, 17.2 percent appear to be losing more than $2,500 per unit per year, and will likely be out of the business in a short time. Another 17 percent of the buildings are losing between $1,000 and $2,500 per year. Twenty-one percent are in a borderline situation, losing between $0 and $1,000 per unit per year. The proportion of landlords (32 percent) who are losing between 0 and $2,000 per unit per year matches closely the proportion of landlords in the sample who said that they would leave the business within three years.

8.3 Operating Assistance for Rooming and Boarding-House Owners

A substantial number of landlords do not do well financially in the rooming and boarding-house business. However, many others do make healthy profits. As shown in Chart 8 - 4, 8.8 percent made more than $2,500 per unit per year in 1986. Another 35.8 percent had a positive cash flow of up to $2,500 per unit. Not every landlord needs financial help; yet some are probably losing so much money that their departure is only a matter of time.

Both provincial and municipal governments are concerned about the dramatic loss of stock. They are seeking ways either to stop or at least to slow down the rate of loss. Many landlords are in a "Catch-22" situation. Their residents are on low and moderate income, often at levels which cannot cover actual costs at the rents charged. Landlords see the gap between rents paid and actual operating costs widening, with little opportunity for improvement.

CHART 8 – 4
CASH FLOW ANALYSIS PER UNIT PER YR



There are three basic approaches open to the government for reducing the flow of owners out of this field. First, they could expand special purpose programs such as the Low Rise Rehabilitation Program to rooming and boarding buildings. Second, governments can ask landlords to participate in programs that offer daily fees to operators who agree to provide services on a contract basis.* Third, they could offer an operating assistance program to landlords who meet certain criteria.

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* An arrangement some what along these lines is in use across the province for ex-psychiatric patients and was announced on October 30, 1986, as the "Habitat Services" project for Metro Toronto.

The program will serve about 100 clients in the first year and will provide assistance of up to $13 a day for each resident who qualifies, to supplement the $12 per day that landlords currently receive from such tenants. In exchange for such subsidies, the landlord is required to provide housing that meets specific guidelines of physical condition and personal care. The buildings that qualify will be regularly inspected by staff from a non-profit agency known as the Mental Health Program Placement Service.

Special-purpose programs can be valuable if a specific problem needs to be overcome. For example, renovation or upgrading of buildings can be promoted in this way. Unfortunately, many different factors cause operating losses. Programs designed to deal with just one aspect of the problem will rarely correct an operating loss.

The second approach, contractual arrangements for rooming and boarding house operators, has a broader capacity to deal with operating losses.

As presently conceived, the contract boarding-home program addresses only one client group, former psychiatric patients. If a landlord has just a small number of ex-psychiatric patients in his projects, it is likely that the program will not produce enough revenue to turn around his losses. However, there is the germ of a more comprehensive approach in these contractual programs operated via the Ministry of Health. It is the creation of non-profit singles housing foundations (to distinguish them from present non-profit corporations which provide housing). These would act as intermediaries between landlords and roomers and boarders. Such organizations would at one and the same time operate a registry of rooming and boarding accommodation, place applicants in suitable accommodation, handle payments to landlords as necessary, provide supplementary funding to "top up" what the occupant can provide, arrange inspections and renovation, and arrange any required support services to occupants.

Owners of rooming and boarding accommodation could be invited to compete on price and quality in a program which would ensure them an adequate return if they are selected. In some cases, the non-profit foundation could even offer to manage the rooming or boarding houses on a fee-for-service basis.

It is envisaged that these non-project foundations would have boards of directors which represent the full range of agencies with an interest in affordable housing for singles. Because of their charitable status, they could also act to facilitate the supply of such accommodation in ways to be described in Chapter Ten.

The sole problem with this approach is that is will take time to organize.

The third option, and the one likely to have the most short-term impact, is the development of a rather modest operating assistance program to help landlords who:

- provide safe, sanitary, and acceptable housing, as established by a municipal inspection of the premises;

- ensure that at least half the tenants in a building are low and moderate income, as defined by agreement between the respective municipality and the Ministry of Housing;

- agree to make their books and financial statements available for scrutiny and audit on request;

- substantiate the fact that their cash flow on a per unit basis is negative, when revenues, operating expenditures, and mortgage payments are taken into account, for both the previous and current fiscal years.

Key policy issues that need to be addressed in devising a program to help landlords stay in business are: Who should be eligible? How much should they receive? How long should the program run for? Who should administer the program? What will be the impact of the program on other programs or policies? What will the program cost?

Regarding eligibility, Chapters Two and Four described the decline in small-scale private rooming and boarding house stock from over 121,000 places in 1976 to about 94,000 in 1981.

The survey data above suggest that approximately 27 percent of landlords were losing between $0 and $1,500 per unit per year, based on cash flow. This is the group for which a program should be designed. Those losing much more than $1,500 per unit per year may not be running viable operations, while those with a positive cash flow, even before tax considerations are taken into account, are doing well enough to need no help. Assuming that the financial data from the landlord survey are representative of the total provincial situation comprising 184,000 places of all kinds, some 50,000 rooms might be worthy of operating assistance.

There are two options as to amount to be offered: paying a flat amount of say $1,000 or $1,500, or paying an amount up to $1,5000 based on proven per unit needs. The latter approach makes more sense, because subsidies would be geared to actual requirements. The total cost of the program would be lower.

The data on landlords with a negative cash flow showed that about 10.5 percent were losing 0-$500 a year per unit; 10.5 percent were losing $500-$1,000 a year, and about 6.0 percent were losing $1,000-$1,500. The median loss for landlords in the 0-$1,500 range would be around $700. If all the estimated 50,000 rooms received assistance of $700, the total cost would be $35.0 million dollars.

However, many buildings would not qualify because they are old age homes and/or already receive significant government assistance. Perhaps 20 percent do not meet acceptable standards. These would be rendered ineligible. Some landlords may have already made plans that would generate more revenue than an operating assistance program could provide. All of these factors could reduce the total number eligible to 20,000 units. If half the eligible landlords come forward, the annual cost of the program would come to $7.0 million. Such program would thus help keep 10,000 rooms from being lost. The 1986 capital cost to replace this stock with new housing, at a conservative $22,000 per unit for, land and building, would be $220 million. Subsidy requirements annually on this amount would be at least $11.0 million.

An operating assistance program would be designed to slow down the loss of stock. It is not a permanent arrangement that will address long-term supply and affordability issues. Such a program should be introduced for a two to three year period, depending how long it takes for the income and supply solutions to become established.

The Ministry of Housing should introduce an operating assistance program for owners of rooming, boarding and lodging accommodation, providing up to $1,500 per unit per year, based on demonstrated losses. This should take form of a forgivable loan written off at the end of each year that criteria are met.

The Ministry of Housing should establish a working group of suppliers and users of rooming and boarding accommodation to develop in detail the concept of a non-profit foundation in each locality to contract for adequate private housing of this type, to place clients, to assure standards, and to look after management as necessary.

8.4 The Affordability Gap

Perhaps no other issue is more critical to the future resolution of the problems of roomers, boarders, and lodgers than affordability. Two reports released in October, 1986 confirm the problem's seriousness for low-income single renters. Living on the Margin, by the Social Planning Council of Metropolitan Toronto is a presentation to the Social Assistance Review Task Force. This study defines the "poverty line" for single persons below the age of 65 at approximately $10,700 in 1986. General Welfare Assistance recipients, among single persons are expected to make ends meet on $5,026 per year. According to the Council: "The single employable person on welfare faces perhaps the most difficult situation. The income shortfall facing single person households is slightly more than $4,000."*

The Social Planning Council report showed that the decline in tenant incomes in Ontario has been concentrated among the lowest income groups. According to Statistics Canada, between 1980 and 1983, there was a 22 percent increase in the proportion of tenant households with incomes below $10,000, i.e. those below the poverty line. More and more renter households were poor households.

The Final Report of the Sub-Committee on the Housing Needs of the Homeless Population, prepared for the Toronto Mayor's Task Force on the Homeless, made a number of similar points about the inadequacy of income maintenance. The report quoted a special survey of GWA caseloads in Metropolitan Toronto for January, 1986. This survey examined shelter costs in relation to incomes. About two-thirds of recipients lived in private rental accommodation. On average, 64 percent of their income was spent on shelter costs. The study also found that almost 90 percent of singles who lived in private rental accommodation spent more than half their incomes on housing. The study's main conclusion was that:

> "Current General Welfare Assistance rates are inadequate to cover basic needs of food, shelter and clothing for a great many recipients, primarily because the high cost of shelter in Metropolitan Toronto is not accounted for in either the basic needs allowance or the shelter subsidy. It was calculated that more than $130 million would have to be added to the General Welfare Assistance system each year in Metropolitan Toronto to provide recipients who live in private rental accommodation with sufficient income to reduce their shelter costs to one-third of their incomes. The increase in the shelter subsidy, which came into effect on September 1, 1986, will have virtually no noticeable impact on the problem."**

The extent of this affordability problem is illustrated in Chart 8 - 5 on the next page.

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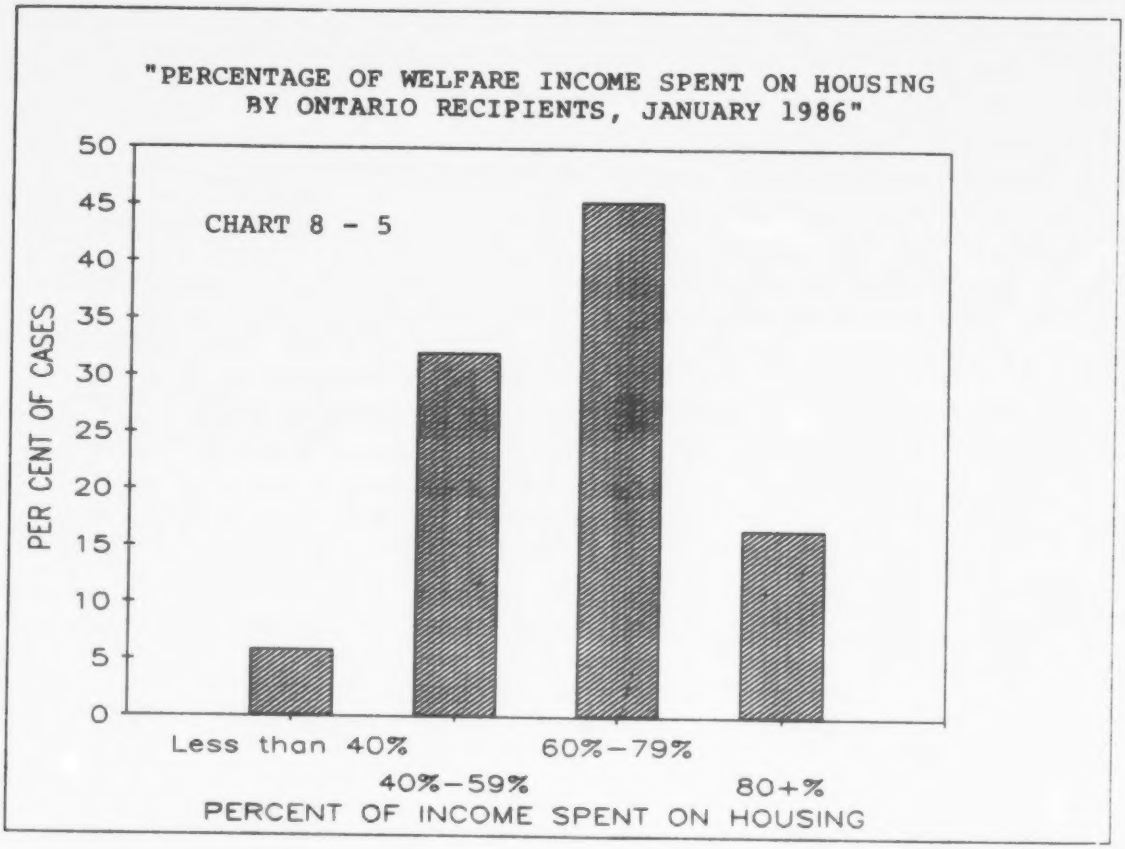
* (Toronto: SPC, 1986)

** (Toronto: Office of the Mayor, 1986)



"PERCENTAGE OF WELFARE INCOME SPENT ON HOUSING BY ONTARIO RECIPIENTS, JANUARY 1986"

A large number of briefs and letters were received by the Task Force describing problems of rent in relation to income. To take just one example, the John Howard Society reported the case of Mr. and Mrs. F., a young couple expecting a baby in 7 months. After sleeping in parks for three weeks because they could not find affordable housing, they came to the Society looking for housing in Toronto. The search for accommodation that would accept them as a couple was difficult and took approximately two and a half weeks. They finally located one room in a boarding house.

Mr. and Mrs. F. had a great deal of difficulty with Welfare; even with advocacy from the John Howard Society, they received their first cheque over a week late. The landlord provided only one room but charged Mr. and Mrs. F. room and board for two rooms, at a rate of $535.00. Mr. and Mrs. F. were left with $12.00 for the month. The couple were destitute. The $12.00 left over a month was not enough to purchase clothing and would barely buy their toiletries.

Mr. F. states that although his cheque is mailed directly to him, the landlord manages to intercept it before he can retrieve it from the mail. Mr. F. claims the landlord is so fearful the rent will not be paid that he stands over Mr. F. while he signs the cheque and in taking he cheque, the landlord gives Mr. F. his $12.00 for the month.

There have been significant efforts on the part of the Ministry of Community and Social Services to improve the rent-to-income situation of people on welfare. In a report released in January, 1986, the Social Planning Council noted that Ontario did more to improve the adequacy of its benefits between 1982 and 1985 than any other province. In January, 1986, the Ministry pumped an additional $81.6 million into the system; on November 4, 1986 the Minister of Community and Social Services announced an additional $72.7 million in increases for 1987-88 to assist some 500,000 persons in Ontario. As part of the package, he announced a special $50 increase in the maximum monthly allowance for single people on General Welfare Assistance who are living in commercial boarding and lodging accommodation.

Year after year, more and more money seems to be put into the welfare system, but the problem of rents that are too high in relation to incomes seems to stay with us.

To summarize, in 1981, 46.6 percent of Ontario one-person households were paying more than 30 percent of their income for rent. 16.9 percent or 68,925 one-person households at the time were paying more than 50 percent of their income on rent.

Between 188,000 and 421,000 single persons in Ontario probably could not rent a room today without paying too much of their income for it. As the rental market continues to tighten up and private production of rental housing to be limited, the problems of housing affordability grow worse. The vacancy rate in Toronto is one tenth of one percent, compared to an average of 1.8 percent of other major Canadian cities.

8.5 Alternative Solutions to Affordability Problems

One of the fundamental issues to be resolved is the gap between what occupants can afford to pay for rent and what it costs to operate even basic housing for them. As long as incomes are low, the ability for landlords to obtain fair rents in relation to their costs will be limited.

There are three basic alternatives for resolving this problem;

- to lower the effective cost of housing until it meets the capacity to pay of lower-income people;
- to increase overall income received by lower-income people, through jobs or transfers from government, or both;

- to provide specific assistance with the costs of shelter in combination with or instead of the above two approaches.

Ontario has used the first two approaches, through social housing and increased income support payments of various kinds. The third approach has been considered but rejected in the past.

Over the last decade, a number of other provinces -- British Columbia, Manitoba, Quebec, New Brunswick and Nova Scotia -- have recognized that supply-side solutions to housing problems, valuable as they may be, are also limited. In many cases, there is adequate housing; it just costs too much in relation to income. Our landlord survey results in Ontario seem to confirm that there is a healthy vacancy rate in rooming, boarding, and lodging accommodation.

A major study of the needs and preferences of the elderly in British Columbia concluded that elderly renters were generally happy with their housing but felt that rents were simply too high in relation to income.*

After the study was released, the British Columbia Government developed a program giving all elderly renters subsidies to cover 75 percent of the rent that exceeded 30 percent of income. There were to be rent cutoffs so that expensive housing would not be subsidized.

The major rationale for the new British Columbia program was to save money, not to spend more, since it was quite easy to show that the cost of subsidizing new social housing production was many times higher than the cost of subsidizing rents in the existing housing.

In addition, the British Columbia government planned to leave rent cutoffs alone, so that, over time, rents would rise with inflation and the amount of payouts would be reduced. The architects of the program knew that they could gradually extricate themselves from the program, if necessary, by simply leaving the rent cut-offs program alone. If the Government wanted to do more, it could simply raise the rent cutoffs or broaden the eligibility criteria. In the first few years of the program after 1977, rent maximums were not changed; average payouts were limited to less than $50 per month. Over 10,000 senior citizens were served while at the same time, the production of senior citizen housing was dramatically cut back. Recognizing that the program, called "Shelter Allowance for Elderly Renters" was indeed an income support program, the Premier transferred administration from the Housing Department to the Department of Human Resources in the early 1980s.

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* D. Bairstow, Housing Needs and Expenditure Patterns of the Low-Income Elderly in British Columbia, (Vancouver: CMHC, 1976).

The British Columbia program was the first provincial experience with broad income support initiatives tied to housing expenditures. It was followed by a Provincial Task Force on Shelter Allowances in 1978, and a National Conference on Housing Allowances, held in Montreal of the same year. Both of these concluded that shelter allowances were indeed feasible and did not have negative impacts on the rental market. This was largely because program take-up could be strictly controlled by rigid eligibility criteria and rent limits.

Other provinces began to follow British Columbia's example. In 1978, New Brunswick introduced "Rental Aid to the Elderly", which was different from the B.C. program in two fundamental ways. They wanted their formula to be more progressive by giving greater assistance to lower income people; their formula paid between 50 percent and 75 percent of the rent-to-income gap 30 percent of income. They wanted housing corporation staff to inspect units, to make sure they met housing standards before giving out cheques.

In 1980, Manitoba introduced a program modeled on the New Brunswick formula. The Province picked up between 60 and 90 percent of the amount of rent that exceeds a quarter of the monthly income, making it the most generous in the country. In 1981, Manitoba expanded its program to low-income families, a first for Canada.

In 1981, Nova Scotia copied the New Brunswick program. The only difference was that their program was administered by the Department of Social Services. In 1983 Nova Scotia spent over $1 million for seniors paying rent in the private market beyond their means.

Quebec followed suit in 1981 with "Logirente", which copied the B.C. formula; this program spent some $12 million in 1984 on 18,000 senior citizen renters who were over the age of 60.

In addition to the five provinces which have "pure" shelter allowance programs, several provide assistance through other mechanisms. For example, in 1979, Alberta was poised to announce a program for lower-income elderly renters that would cost $6 million. The Premier interceded to extend rental assistance to all elderly renters at three times the cost.

The Alberta program is administered through Alberta Municipal Affairs as a flat grant for all elderly renters.

Other provinces, like Saskatchewan, have Renters Rebate grants, which use the tax system.*

The idea of using shelter allowances to deal with the problems of housing affordability has been widely applied across the country. Shelter allowance programs administered by the provinces help some 33,600 (1984 estimate) households, mostly senior citizens, to pay rent with average assistance of $61.25 per household per month.

Several studies have confirmed that there has been no induced rent inflation where provincial programs are in place.

Presentations to the Ontario Task Force on Social Assistance have made it very clear that shelter costs are the key reason why welfare incomes remain substantially below what is required for a basic standard of living. Estimates of $500 million have been put forward as the requirement for public funds to close the gap between inadequate and adequate income support.

A housing or shelter allowance concept has a number of positive features in addressing this gap:

- it is likely to be less expensive than a province-wide increase in welfare amounts per se, because it can reflect the fact that rental costs vary widely across the province; current welfare rates are uniform across Ontario;

- it is likely to be more acceptable publicly than an across-the-board welfare increase because it is tied to a recognized basic need and does not lend itself to a spectre of waste;

- it is applicable to both welfare and working-poor people and hence, provides an incentive to keep working rather than to go on welfare, where benefits from each are marginal;

- it is ideally suited to a situation where rent regulation exists to help maximize benefits which remain in the hands of the recipient;

- it avoids the inequities which are created between recipients and non-recipients of social housing benefits who are on welfare.

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* This concept is also applied in Ontario.

The specific program rationale for applying this type of program to low-income single person households as compared with other groups includes the following factors:

- very little social housing has been built for single persons under the age of 60 comparatively speaking; the number of single persons without special needs who are currently assisted in this way is very small indeed;

- single persons can adopt many different housing arrangements: rooms, sharing, occupations of self-contained apartments, etc. which are not open to family households; it therefore makes sense to offer a type of assistance which is highly flexible and not tied to given physical arrangements of space;

- neighbourhood resistance to social housing projects for low-income singles who are not senior citizens is likely, from available poll results, to be stronger than toward any other type of project;

- it would take years to build up a stock of social housing for single persons which even offers them equal service to other groups; resources for this purpose would need to be taken from other groups in equal or greater need;

- vacancy rates in rooming-house accommodation are reasonably high, suggesting that, at least in the short run, inflationary pressures would not be created by such a program.

We are not proposing the adoption of a housing allowance technique as part of a package of social housing cutbacks or as a "softener" to deregulation of rents. On the contrary, its adoption would permit social housing production to be offered as a credible complement and to be targeted to need groups which require production as a primary solution. As noted already, the approach is a natural complement to the extension of rent regulation to the rooming and boarding-house stock.

Two other key issues remain: how such a program would fit in with broader reform of income-support measures, and to what extent it would be tied to or geared to the improvement of housing quality.

It may appear strange to propose a generally-available assistance program for low-income singles when so many families remain on the waiting list for social housing. We certainly have no objection to the extension of such a concept to cover them. But coverage for such a major group would obviously need to await the completion of work by the Social Assistance Review. The use of this type of program for a more limited group could act as a pilot program for something larger, without creating such a significant financial exposure.

Housing allowance programs have previously been sold in other jurisdictions on the grounds that they will allow a household to shop around and upgrade their accommodation. Results on this score have been quite disappointing: most people who receive such assistance suffer discrimination in the market and cannot exercise the choice which exists in economists' models. They tend to prefer to remain where they are and spend the additional funds on food, clothing or other essentials which their high rental payments relative to income did not previously allow them to afford.

We are proposing a program to alleviate "hardship", defined as paying over 40 percent of income on shelter. This is a rate still far higher than most occupants of social housing pay. The rent-to-income scale permits most to pay only 25 percent of income there. At 40 percent, it is unrealistic to expect people to seek to consume more shelter than they already have.

As noted, one province requires inspection of dwellings occupied by subsidy recipients. While such an approach has a certain moral force and would be proposed under ideal circumstances, the transient nature of single persons and the widespread "illegality" of what they occupy under municipal by-laws mean that such an inspection process could simply stop the program cold. In the next Chapter, we will propose a comprehensive approach to enforcement of standards on rooming and boarding accommodation.

This should operate in a complementary way to but separate from income-support payments.

There are a number of negative aspects of housing allowances implicit in what has been said above:

- they do not, in themselves, have much effect on the supply of affordable housing... other measures are still needed to secure this;

- they involve the creation of some new bureaucracy, though a small and simple one;

- they risk some "leakage" into rental increases, although rent review can inhibit this;

- they involve a substantial outlay of funds at the outset, unlike social housing, which has low initial cash requirements, though the strict limit we are proposing makes a modest-cost program quite feasible.

The Ministry of Housing should develop a housing allowance or Rental Assistance Program for single persons in need, to cover the cost of bringing their shelter payments down to a maximum of 40 percent of their income.

8.6 Calculating the Cost of A Rental Assistance Program

In devising a rental assistance or housing allowance scheme, it is important to understand the characteristics of the tenants who might apply. Chart 8 - 6 below summarizes the employment status of the roomers, boarders, and lodgers identified in the Landlord Survey. Statistics for the total sample show that 26.2 percent are working full time, 30.2 percent were retired, and 26.4 percent were unemployed. An additional 7.4 percent were students, and 9.7 percent work part-time or on a seasonal basis. Furthermore, 34.2 percent of residents were on social assistance, while 20.5 percent had chronic health problems, as identified by the landlords.

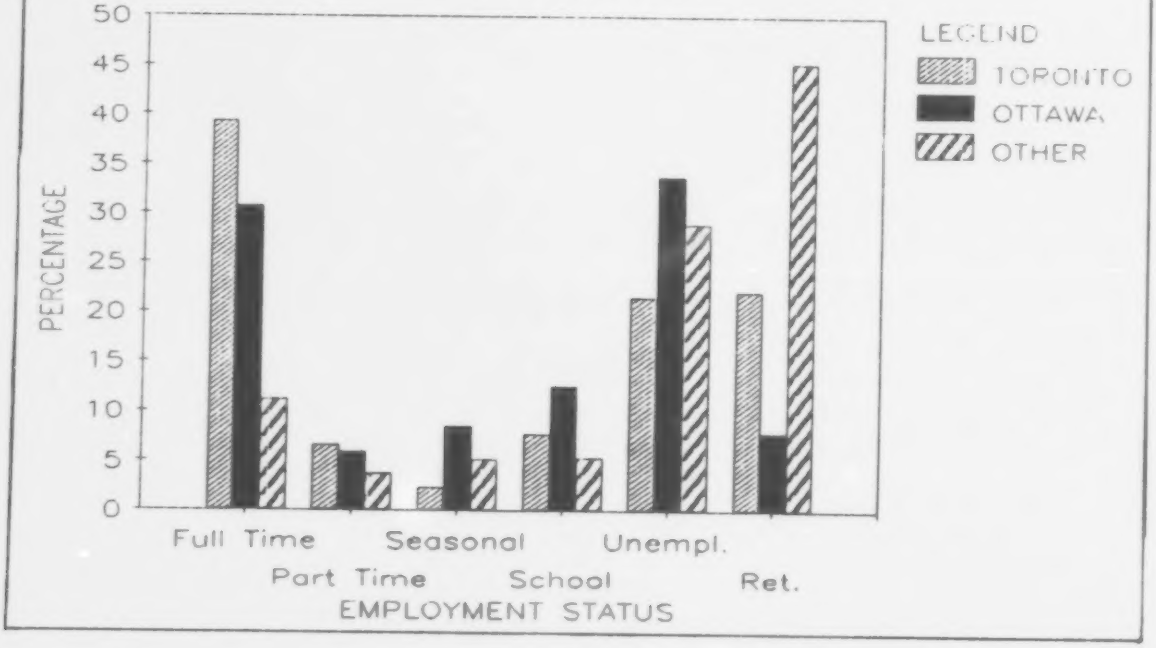

CHART 8 – 6
DISTRIBUTION OF RESIDENTS
BY EMPLOYMENT STATUS AND
BY AREA

Table 8 - 3 following summarizes the number of Ontario unattached individuals in 1985, by income.

TABLE 8 - 3

LOW INCOME UNATTACHED INDIVIDUALS IN ONTARIO, 1985*

Income Group	Number of Individuals
0 - $3,999	66,000
$4,000 - $4,999	25,000
$5,000 - $5,999	38,000
$6,000 - $6,999	32,000
$7,000 - $7,999	26,000
$8,000 - $8,999	84,000
$9,000 - $9,999	59,000
$10,000 - $11,999	90,000

To estimate the costs of a rental assistance program, it is necessary to have estimates of both rents and incomes.

Chart 8 - 1 from the landlord survey estimated mean monthly rents by type and location. The survey found that the average rent in the province for hostel beds was $223, although the figures for Toronto were much higher at $322. Private rooms averaged $241, and bachelor apartments averaged $271, with figures again slightly higher in Toronto, at $288.

A rental assistance program must first establish a rent cutoff that is fair, i.e. a rent over which the government cannot justify a subsidy for "luxury" accommodation. If the rent cutoff is set too low, then people will not benefit much from such a program, but if the rent is set too high, the cost will be too great. Many single individuals in the current Ontario market are likely paying less that $290 for rent. This is also the rent cutoff for welfare shelter assistance for a single person. Table 8 - 4 on the next page shows the monthly cost of providing a subsidy to cover the whole difference between $290 and 40 percent of income, for each unattached individual.

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* Source: Statistics Canada, Income Distributions by Size, 1985, Catalogue No. 13-207. Calculations of actual numbers in each category by Task Force.

TABLE 8 - 4

MONTHLY COSTS FOR RENTAL ASSISTANCE PER PERSON

Income	Average Income Per Month	Affordable Rent at 40% of Income	Difference between Affordable Rent and $290
$4-5,000	$375	$150	$140
$5-6,000	$458	$183	$107
$6-7,000	$541	$216	$ 74
$7-8,000	$625	$250	$ 40
$8-9,000	$708	$283	$ 7

There are a number of factors which would affect the cost to the government of providing such assistance:

- exclusion of students, who are covered by a separate system of assistance grants and loans, would substantially reduce the demand from those obtaining under $4,000 a year;*
- exclusion of home owners would likely cut the total number eligible by about 32.3 percent, if the overall ownership patterns among one-person households also pertain among lower-income unattached individuals as a whole;**
- among the remainder, the first step to aid those who are living in urban economies and obtaining less than $4,000 is to bring them up to at least this level through regular income support measures, e.g., welfare;
- it is likely that about 15 percent of all unattached individuals are sharing accommodation, based on the 1981 Census figures, and hence that their rent-to-income ratios are below the 40 percent threshold for this reason;

---

* The Task Force supports improvements in both student support to help them afford adequate housing and improved supply for them, but examination of their assistance levels is clearly beyond our terms of reference.

** Since many unattached individuals are elderly home owners, this is safe assumption.

- o based on 1981 Census figures inflated to 1986, it is likely that about 4.8 percent of all unattached individuals are paying less than $150 a month as a result of employer/employee relationships, residency in social housing etc.

The net result of all these factors is that the floor income of applicants is likely to be at least $4,000 a year and probably higher.* About 52 percent of all unattached individuals would be ineligible.

Experience with shelter allowance or rental assistance programs in other provinces indicates that it is normal for about half of all those eligible for a program actually to apply for it and receive benefits. This is the case because people do not learn about the program, or because they are unwilling to make the disclosures of income and rent required. It is reasonable to assume that about 24 percent of all unattached individuals making less then $9,000 a year will apply for and receive assistance. However, figures will be presented for the "total exposure" as well, i.e., assuming everyone eligible applies.

TABLE 8 - 5

BUDGET PROJECTIONS FOR RENTAL ASSISTANCE PROPOSAL

Income	Cost/Yr Per Person	Eligible Persons	Total Cost in $ millions	50% Take-Up Cost $ millions
$4,000-4,999	$1,680	12,000	$20.2	10.1
$5,000-5,999	$1,284	18,000	$23.1	11.6
$6,000-6,999	$ 888	15,000	$13.3	6.7
$7,000-7,999	$ 480	12,000	$ 5.8	2.9
$8,000-8,999	$ 84	40,000	$ 3.4	1.7
		97,000	65.8	32.9

---

* Welfare currently produces an income of over $4,000 for an employable single person. Working continously at the minimum wage of $4.25 an hour would produce $8,840 annually.

A rental assistance program for unattached individuals that brings effective rent-to-income ratios down to 40 percent for up to 97,000 Ontario residents could cost $56.52 per month, considerably lower than the $300-400 per month paid by governments subsidizing social housing projects. A much larger number of low-income single persons would be assisted.

A lower rent cutoff of $200 instead of $290 would tend to limit the program to the lower-income groups in the $4,000 to $6,000 range. Based on the same take-up estimates as used above, a much smaller number, i.e. 30,000 individuals might be able to take some advantage of the program.

The Ministry of Housing should develop a rental assistance program for low-income singles in Ontario who pay more than 40 percent of their income for rent. A rent cutoff of between $200 and $290 should be selected, depending on the prevailing rents in different market areas. All single individuals currently below the poverty line, that is, approximately $10,000 per year, should be eligible, including persons currently on social assistance and those who are working.

8.7 Conclusion

Both the owners of rooming and boarding accommodation and those who rent from them face an "affordability" problem.

While there are substantial profits to be made in this business, a significant number of private landlords appear to be in an operating-loss position, for whatever combination of reasons.

For these landlords, there are three choices: to sell out and leave the business, to obtain substantially higher rents from their occupants, or to receive some form of assistance from government. We have argued that in the short term, it would be preferable to pay limited operating assistance to such rooming and boarding-house operators than to see another 8,000 or more units disappear from the stock.

In the longer run, three to five years from now, the ideal situation would be one in which such accommodation is contracted to a non-profit foundation in each urban centre which sees to the operation of a registry, the maintenance of standards, and the assurance of regular revenues for participating private and non-profit owners.

Such arrangements would apply most fully to larger, commercial rooming and boarding operations.

Some 188,000 unattached individuals in Ontario cannot afford even a minimum shelter cost of $200 a month at 30 percent of income, much less than market rents to be found in major urban centres. Many are depriving themselves of adequate nutrition, mental health and morale simply to keep a roof over their heads.

Single persons under the age of 60 have not generally been eligible for entry to social housing. It is unrealistic to believe that any significant number can be helped in this way for the next five to ten years.

As an alternative or a complement to the construction and subsidized operation of social housing geared to single persons, and further increases in welfare assistance, it is proposed to introduce a rental assistance program for low-income single renters. This would seek to provide them with enough funds to bring the proportion of income spent on rent down to 40 percent of income, still twice the proportion which the average Ontario household pays.

CHAPTER 9

PRESERVING THE EXISTING STOCK

CHAPTER NINE: PRESERVING THE EXISTING STOCK

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CHAPTER NINE: PRESERVING THE EXISTING STOCK

9.1 The Scope of this Chapter

This chapter is concerned with the ways in which public policies and private sector activities can combine to retain those buildings which are presently rooming or boarding houses in use as such, or as some other form of affordable housing. Chapter Ten is devoted to how additional housing can be obtained for low-income singles, whether in the existing stock, or in the form of newly-constructed dwellings.

Future decisions by private landlords about whether to stay in this business will be determined primarily by the overall regulatory environment and the profitability of rooming and boarding operations. Specific assistance with renovation or maintenance will not begin to outweigh these other factors.

Nevertheless, the current regulatory requirements that face a private landlord in relation to standards are a major factor in their attitudes to government.

9.2 Licencing of Rooming and Boarding Houses

The majority of urban centres in Ontario do not regulate rooming and boarding houses as such, except that property standards by-laws which apply to all dwellings also cover them. A minority of municipalities, including Toronto, Hamilton, London and Windsor do have specific provisions for licensing rooming houses which are applied over and above property standards. A table annexed to this Chapter indicates the status of licensing provisions for rooming houses across the province in more detail.

The Task Force discovered three major problems with municipal licensing by-laws as they currently apply:

- where they exist, they are only variably enforced, so that large numbers of "illegal" rooming and boarding operations are reported to exist, outside the scope of any such regulation;
- rooming and boarding-house owners in different municipalities are treated differently: there is no common basis for licensing across the province;
- such by-laws are a purely negative factor in operator calculations: they convey no benefits such as referral of prospective occupants, rehabilitation grants, or other incentives to comply.

Provincial regulations also apply to several kinds of boarding accommodation across the province, including children's boarding homes, homes for retarded persons, homes for special care, nursing homes and rest homes, homes for the aged, and a variety of other residences, institutions and group homes. In all, there are fourteen types of group home or residence programs alone. Thirteen of these are subject to various provincial approval processes. Five types of group homes are provincially licensed.

If all this seems somewhat confusing, it probably is. Substantial progress has been made over the past few years in securing additional group homes. Increased attention is now being given to regulation of nursing homes. But the present system is the product of ad hoc initiatives ranging across three or more provincial ministries and several established voluntary sector organizations.

There are positive incentives for boarding-home operators to meet provincial requirements, because per diem payments for residents are involved. But certain problems of comparability and enforcement do seem to exist even here.

The Province should explore a fundamentally different approach toward rooming-house regulation with both the Association of Municipalities of Ontario and owner/operator representatives. This would include: (a) a province-wide licensing standard for all rooming and boarding houses, with special provisions for specific types of care where provided; (b) an amnesty for all current operations which are illegal, giving such owner/operators two years in which to enter a new province-wide regulatory scheme enforced by municipal inspectors; (c) provision of incentives to meet the new standard, using a combination of program eligibility, contractual arrangements, and self-regulation measures described here and in Chapters Seven and Eight.

9.3 Local Property Standards and Rooming/Boarding Houses

Municipal building inspectors realize that those who occupy rooming houses have few alternatives if they are thrown out because an operator is forced to make major renovations. Accordingly, they may be reluctant to enforce the standards strictly. In addition, it is quite possible for an unscrupulous landlord to "beat the system" through use of the delays in the court process, partial compliance, ownership through numbered companies, a technical change of ownership, and other means. The overall result is that while landlords are being taken to court for violating fundamental health and safety protections, no one concerned with enforcement is especially pleased with what is being achieved in this field. The net result appears to be continuing substandard conditions for many roomers and boarders, continuing displacement and loss of stock, and a costly and drawn-out enforcement process which is ultimately ineffectual.

Three changes appear to be needed to bring about a fundamental improvement:

- a province-wide model standard for rooming-house accommodation, perhaps drawn from the CMHC standard for Residential Rehabilitation Assistance Program aid to rooming houses;
- a block-by-block approach to enforcement, with a ten-year target for bringing all rooming and boarding houses up to minimum physical standards;
- financial assistance to private landlords to meet the standard, through one or the other of the Federal Residential Rehabilitation Assistance Program or provincial programs.

The Ministry of Housing should consult with the Association of Municipalities of Ontario, landlord and Federal representatives to agree on a strategy for meeting minimum physical safety and health standards in rooming houses across Ontario, including: (a) a province-wide minimum standard, enforced by municipal inspectors; (b) a phased, ten-year plan for enforcement and renovation in addition to continue responses to specific complaints; (c) financial assistance for renovation through either or both of the Low-Rise Rehabilitation program or the Residential Rehabilitation Assistance Program.

The Low-Rise Rehabilitation Program operated by the Ministry of Housing should be extended to rooming and boarding houses.

In the course of our hearings, the Task Force heard repeatedly about the loss of rooming and boarding-house stock. However, municipal tracking of this stock appears to be sporadic; few regular data-collection or information systems appear to be in place. For this report, we have had to use Census substitutes for counting actual buildings and rooms.

The Ministry of Housing should ensure that the rooming and boarding stock is included under the Municipal Building Profile Program and give it special attention because of the more elusive nature of data on this stock.

9.4 The Ontario Fire Code

The emphasis placed on province-wide standards above may have seemed a startling departure from a long history of locally-developed and enforced legislation. However, the most important set of standards governing rooming houses at present is the province-wide Ontario Fire Code. After substantial delay in implementing new fire safety requirements for rooming and boarding houses across Ontario, specifically exit signs and sprinkler systems, these provisions have been enforced over the past year. Many complaints have been received from landlords at the sudden appearance of fire inspectors and the work orders for $20,000 worth of renovations which have been placed against their properties.

Fire safety is obviously of fundamental importance in any residence. Where there are high densities, potential hazards from cooking and smoking in bed (often combined with intoxication) and limited exits, such requirements become essential to avoid tragedy.

Financial assistance should be provided to rooming house owners/operators using low interest or interest free loans, geared to their cash flow, to meet the new Ontario Fire Code requirements. A block-by-block plus complaints approach is essential for such a program in order to ensure that illegal as well as legal rooming-houses are included.

This Fire Code enforcement assistance program should be universally available, while the Low-Rise Rehabilitation Assistance Program and Residential Rehabilitation Assistance Program should be applied according to local strategies which serve to limit the amount of disruption in roomers' and boarders' lives caused by the renovation process.

If there is a restriction on funds which can be made available, priority should go to the Fire Code implementation.

9.5 Bill 11 and the Preservation of Existing Rooming and Boarding Houses

On July 10, 1986, the Ontario Legislature passed Bill 11, a Act designed to protect present rental housing stock against:

- demolition;
- conversion to a condominium, co-operative, hotel, motel, tourist home, inn, apartment hotel or rooming house;
- renovations or repairs for which the unit must be vacated first;

- severance for the purpose of sale;
- without the express approval of the municipality in which the building is located.

For purposes of this Act, a "rental unit" includes a room in a boarding house or lodging house. Regulations provided under this Act exclude rooming and boarding accommodation with less than five rooms from its terms.

Since the passage of this legislation is comparatively recent, all of the details of its local operation are not yet clear. However, there are three matters the Task Force would like to raise in relation to Bill 11:

- its application to vacant buildings;
- the requirement that conversions to rooming houses pass through the municipal review process;
- the long-term strategy for preservation of rental stock... what comes after Bill 11.

From official comments which have been made about the interpretation of Bill 11 subsequent to its enactment, it appears that it does not apply to vacant buildings that were previously rented.

It is likely to take some time to pass amendments to the Landlord and Tenant Act giving security of tenure to roomers and boarders. During that time, there will be ample opportunity for those owners and operators who wish to, to leave the business. Some may be tempted to do so by harassing their residents until they all leave and then selling or converting the building without any necessity of municipal review or appeal.

In the case of existing rooming houses, the requirement for municipal review under the provision of Bill 11 should apply whether the building is vacant or occupied.

In recent times, there have been a number of private proposals to construct new rooming house accommodation. These, at first blush, appear to be very welcome developments. Closer examination reveals some to be a device for constructing property which is not effectively under rent review. Similar considerations may have prompted the inclusion of conversions to rooming houses in Bill 11.

The Task Force understands the concerns which underlay this type of inclusion. However, once rooming houses have been brought under a comprehensive regulatory framework, there will surely be a case to re-examine why conversions to additional affordable units should not be permitted with a minimum of "red tape". There are plenty of municipal zoning controls besides those applied under Bill 11.

We recommend that following the passage of Landlord and Tenant Act amendments and other legislation to grant roomers equal status with tenants, consideration should be given to permitting single-detached and attached forms of rental residential property of any size to be converted to rooming houses without the necessity of municipal review.

9.6 A Long-Term Strategy for Conserving the Rooming and Boarding-House Stock

The Rental Housing Protection Act (Bill 11) is admittedly a "stop-gap" measure to staunch the haemorrhaging of affordable rental stock through condominium conversions and demolitions in particular. It is in place for two years, long enough to devise a more permanent combination of incentives and controls to retain rental housing in adequate amounts across Ontario.

Rooming and boarding-house accommodation will continue to be supplied if there is a balance between regulation and incentives, and if regulation is applied with a minimum of complexity and bureaucracy.

There is no reason to bemoan the fate of each and every rooming or boarding-house unit lost from the stock, if new supply in various forms is adding units two or three times as fast. There is no point in being like King Canute ordering the waves to roll back. The province's housing stock is highly flexible and can accommodate a great deal of population, social and technological change if we allow it to.

The Ministry of Housing should include accommodation for low-income singles in the strategy for rental housing preservation which follows on from Bill 11. In developing this strategy, new supply of various kinds and changes in the composition of housing needs should be given close attention. The problem should not be defined strictly as a matter of preserving what is there in its current form and use.

Rooming and boarding accommodation and the changes through which it has passed since World War II is one barometer of overall urban trends in Ontario.

The Ontario government should consider what is to follow on from the Rental Housing Protection Act within the context of a policy on urban change in the province, including trends in household formation, living arrangements and community services as they affect single persons.

In his "Assured Housing for Ontario" package of December 16, 1985, the Minister of Housing announced a "Property Management Support Program" for private landlords to cover training in finance, accounting, rent review procedures, landlord and tenant legislation, repair and maintenance strategies, and energy improvements. A long-term strategy for maintaining the existing rooming and boarding stock will certainly include efforts, on a joint venture basis, to train those who operate this stock.

The Property Management Support Program should be extended to owners/operators of rooming and boarding accommodation, with initial emphasis on management of tenant relations, building maintenance, and the regulatory framework of rooming and boarding houses.

9.7 Conclusion

There are about 184,000 rooming and boarding places -- rooms or beds -- in Ontario, which are subject, in whole or in part, to a total of about sixteen different regulatory systems and perhaps five different inspection forces, provincial and/or municipal.

The net result of all this regulation, despite the best of intentions, is not a safe, secure, and pleasant stock of housing with appropriate levels of services. It is a stock of highly variable quality operated by increasingly frustrated owners and observed by an increasingly cynical inspection force.

The Task Force proposes a substantial rethinking of what this regulation and its enforcement are intended to achieve, and how. There seems to be merit in single provincial regulatory document, not unlike the Ontario Building Code, with appropriate flexibility to cover greater or lesser amounts of on-site care and facilities. This would be enforced by a single or a limited range of inspection teams, ideally municipal employees operating as agents of the Province and as guardians of municipal standards at the same time.

In addition to considering a redesign of the present regulatory system, the Province should:

- support the application of the revised Ontario Fire Code to rooming and boarding houses with low-interest or interest-free loans;
- extend protections against demolition and conversion to vacant as well as occupied rooming houses;
- develop a long-term strategy for preserving the rental stock to follow on from the Rental Housing Protection Act, taking into account overall urban change in doing so;
- offer training programs for owners/operators of rooming and boarding-house accommodation.

TABLES ANNEXED TO CHAPTER NINE

HOUSING DEMOLITION PERMITS ISSUED BY TYPE, ONTARIO

Year	Single Dwelling	Double Dwelling	Row Housing	Apart-ments	Total	Percent Change
1966	1,803	680	--	872	3,355	--
1967	1,884	473	306	601	3,264	-2.71
1968	2,089	472	202	436	3,199	-1.99
1969	2,334	510	214	412	3,470	8.47
1970	1,623	456	139	455	2,673	-22.97
1971	2,005	365	81	780	3,231	20.88
1972	1,977	384	171	532	3,064	-5.17
1973	2,418	325	154	484	3,381	10.35
1974	2,503	210	69	236	3,018	-10.74
1975	2,434	136	69	198	2,837	-6.00
1976	2,603	187	97	321	3,208	13.08
1977	2,577	152	78	266	3,073	-4.21
1978	2,874	242	48	278	3,442	12.01
1979	2,746	185	90	378	3,399	-1.25
1980	2,254	175	27	281	2,737	-19.48
1981	2,202	117	24	555	2,898	5.88
1982	1,887	103	63	532	2,585	-10.80
1983	1,834	111	13	349	2,307	-10.75
1984	1,956	95	29	278	2,358	2.21
1985	2.316	86	19	409	2,830	20.02
CHANGE % 1976 - 1966	44.4	-72.5	-68.3	-63.2	-4.4	
CHANGE % 1985 - 1976	-11.0	-54.0	-80.4	27.4	-11.8	

NOTE: Percent change indicates the current period compared to the same period of the previous year or as indicated.

SOURCE: Statistics Canada - Catalogue No. 64-203 & Unpublished Data

LICENSING OF ROOMING HOUSES IN ONTARIO

Municipality	Licensing Status	Number Required for Licensing	Comments
Urban Centers:			
Hamilton	licensed	5 or more	
Kingston	not licensed	N/A	permitted in residential zones close to university
Kitchener	not licensed	N/A	permitted
London	licensed	6 or more	
Oshawa	not licensed	N/A	permitted in high density zones
Ottawa	not licensed	N/A	permitted
Sault Ste. Marie	not licensed	N/A	permitted in restricted zones
Sudbury	not licensed	N/A	permitted in medium density residential zones
Toronto	licensed	N/A	five classes defining building type and number of units
Windsor	licensed	N/A	two classes 1 - self care 2 - care provided

Source: Interviews with municipal planners.

LICENSING OF ROOMING HOUSES IN ONTARIO

Municipality	Licensing Status	Number Required for Licensing	Comments
Suburban Centres:			
Cumberland	not licensed	N/A	not permitted
East York	not licensed	N/A	not permitted
Etobicoke	not licensed	N/A	two classes A - self care B - max. 1.5 hrs special care
Gloucester	not licensed	N/A	not permitted. A proposal by the City would permit rooming houses in certain designated areas
Goulbourn	not licensed	N/A	not permitted
Guelph	no longer licensed	N/A	not permitted unless legal non-conforming use having received original license during late 1960s
Kanata	not licensed	N/A	not permitted
Mississauga	not licensed	N/A	not permitted
Nepean	not licensed	N/A	not permitted
North York	not licensed	N/A	not permitted
Osgoode	not licensed	N/A	not permitted
Rideau	not licensed	N/A	not permitted

LICENSING OF ROOMING HOUSES IN ONTARIO
(cont)

Municipality	Licensing Status	Number Required for Licensing	Comments
Suburban Centres:			
Rockcliffe	not licensed	N/A	not permitted
Scarborough	not licensed	N/A	not permitted
Vanier	not licensed	N/A	not permitted
Waterloo	licensed	4 or more	
West Carleton	not licensed	N/A	not permitted

CHAPTER 10

FOR RENT
NO VACANCY

SECURING NEW HOUSING

CHAPTER TEN: SECURING NEW HOUSING

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CHAPTER TEN: SECURING NEW HOUSING

10.1 How Much Housing do Low-Income Singles Need?

In Chapter Four, we indicated the need for a minimum of 9,000 and a maximum of 29,000 additional dwelling places for unattached individuals across Ontario each year between now and the end of the decade. Thereafter, their annual requirements are likely to be somewhat lower.

Within this yearly addition to overall requirements, those who cannot afford adequate housing on their present incomes will need assistance of some kind if they are not to join the estimated 313,000 who are already in difficulty at the end of 1986. Assistance is indicated for between 4,000 and 12,000 persons a year, depending on patterns of social and economic evolution in the province. To catch up with the backlog of past need over a reasonable time period of say a decade, appears to require an effort which produces or assists in some way housing for an average of 36,000 individuals each year.

Table 10 - 1 below illustrates how an overall program to meet this need might be mounted, with the goal of eliminating the backlog of problems and keeping pace with the number of those who fall into need.*

TABLE 10 - 1

A TEN YEAR PROGRAM TO CREATE ADDITIONAL AFFORDABLE DWELLING PLACES FOR UNATTACHED INDIVIDUALS IN NEED

Year	Backlog	Addition	Total
1987	15,000	3,000	18,000
1988	21,000	3,000	24,000
1989	26,000	5,000	31,000
1990	32,000	5,000	37,000
1991	36,000	5,000	41,000
1992	36,000	5,000	41,000
1993	36,000	6,000	42,000
1994	37,000	6,000	43,000
1995	37,000	7,000	44,000
1996	37,000	7,000	44,000
TOTAL	313,000	52,000	365,000

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* Calculated from tables in Chapter Four.

It is clear that only a small fraction of the places required for such a plan can be provided using the current social housing programs: non-profit, co-operative, and public housing. This is because, even with a very activist government which clearly believes in social housing, the total amount produced will fall short of housing all the groups which need it. Singles can only "take their place in line" for a share of the total production. At present, production targeted to them is perhaps 1,500-1,800 units a year, not counting senior citizens. This includes special allocations for the purpose of reaching "hard-to-house" singles.

It is likely, for reasons to be detailed further shortly, that sites for all kinds of social housing may become more and more difficult to find in the future. Sites to serve troubled singles may be especially difficult to find.

We believe that group homes, supportive housing and other types of social housing projects will have an important role to play in the next two decades. But they should be considered as a solution for a minority of low-income single persons. The remainder should be housed in privately-owned housing, most of it in the existing stock of dwellings.

10.2 The Supply of Housing Within Ontario's Existing Dwellings

Ontario is blessed with a housing stock that would compare favorably with any other in the world, whether space, comfort, access to services, visual pleasure or other factors are considered. That stock is a great resource for future generations as well as a current necessity for our population.

The average size of a household has been declining in Ontario since after the turn of this century. While such a trend cannot go on forever and is currently slowing down, we clearly have fewer and fewer people occupying more and more space in this province. It is not only that each dwelling is less fully occupied: in many cases, the actual dwellings being constructed are larger as well.*

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* For example, the proportion of single-detached dwellings constructed in the largest size category, 170 square metres plus, rose from 20.3 percent in 1980 to 25.2 percent in 1985. Canadian Housing Statistics, (Ottawa: CMHC, 1981 and 1986).

This is a sign of our relative affluence, and of the many Ontario households who have been following investment advice such as that offered by Dr. Morton Shulman: go out and buy the biggest house you can find and put the largest mortgage on it you can obtain.

The tax-free status of capital gains on a principal residence used to be unique. It was clearly the single best way for the average middle-income family to save for the future. Indeed, numbers of those who bought a home in the mid-1960s lived effectively "rent-free" for the next fifteen years or more. That is, what they earned in capital gains paid back not only the amount spent on mortgage interest, but repaid all or most other dwelling costs over the period as well.

Two things have changed in the current situation of home-investors. First, money they put into other real estate investments will in future be tax-free up to $500,000. Also the rising cost of both mortgage money and dwellings has meant that the investment in a home may be more risky than it once was. In Toronto, for example, the average price of a new house did not rise at all from 1980-1985. New house prices have generally been set by land values, which in turn have been set by the existing housing market.

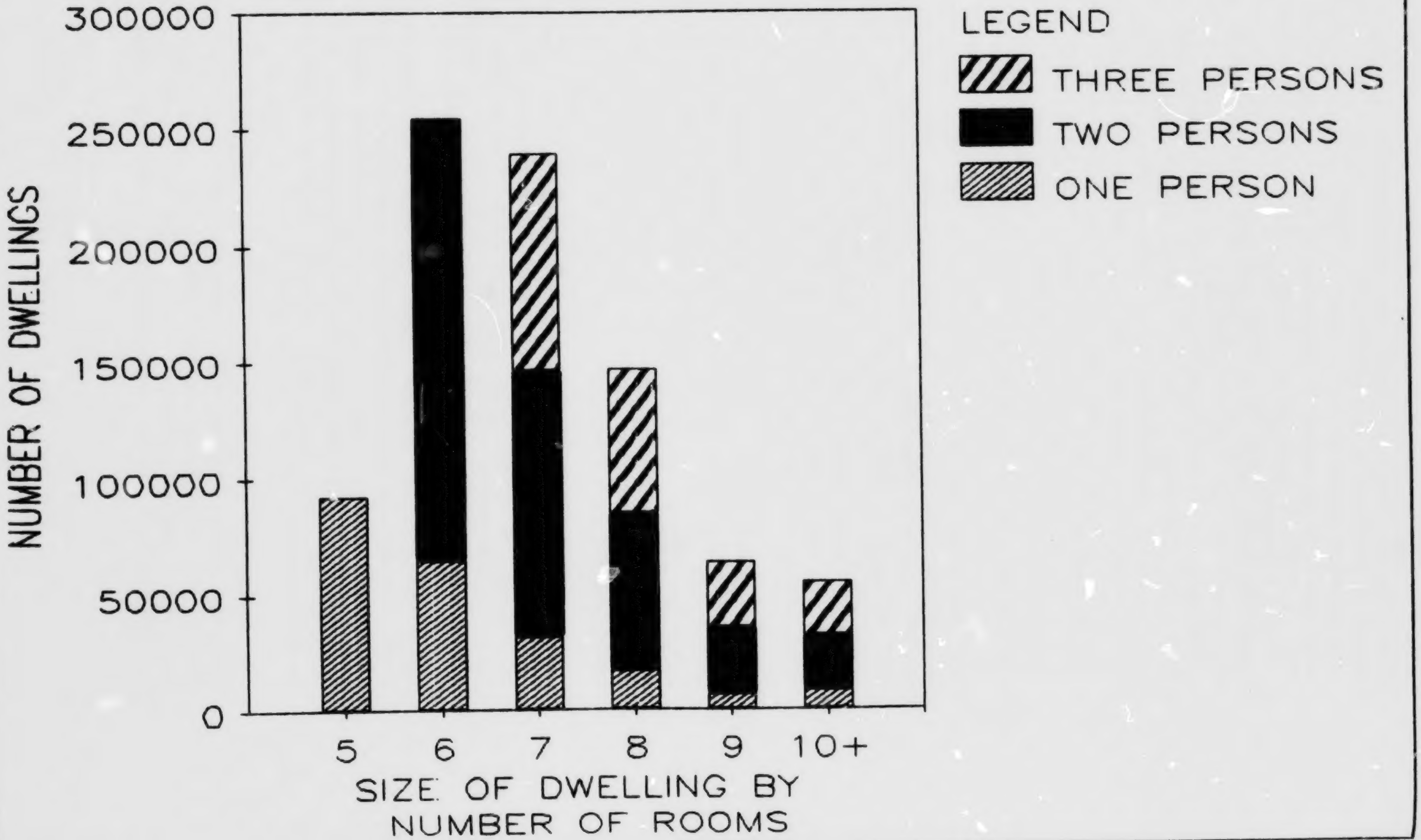
It is clear that middle-income, two-income households, aged 30-54 will dominate the housing market for some years to come. Their needs and desires will come first with builders, politicians, and community organizations. Others will need to be accommodated in dwellings and locations considered less desirable by this "leading edge" of the market.

There are over 850,000 dwellings across Ontario with extra space. Over 180,000 single-detached dwellings are occupied by just one person, and the number of single family dwellings with an extra bedroom is probably 54 times the number of homeless persons in Ontario.

Some of these homes are in small communities and on farms; some of the extra space is being used as dens, storage areas, computer rooms, libraries, and so on. A considerable proportion of home owners will never be interested in having others share their dwelling, regardless of the circumstances.

Our comments are addressed to those who do want to have someone to share the burden of monthly household payments, to help with dwelling maintenance, or to provide companionship. They are also addressed to the neighbours of these people and the municipalities in which they live.

CHART 10 – 1
POTENTIAL "EXTRA SPACE" IN ONTARIO DWELLINGS, 1981



The neighbourhoods of Ontario cities are one of the most attractive features of the province. They are generally safe, well-maintained, and show clear evidence of the pride with which property owners of all types maintain and upgrade what they have. The diversity, generosity, and mutual acceptance to be found in Ontario neighbourhoods are essential elements of their richness. While some residents have raised the desire for conformity of incomes, outlook, and status to the level of an ideal, most neighbourhoods retain surprising mixtures of these qualities or else exist quietly side by side with others that do.

No one, and certainly not this Task Force would propose to threaten all that has been achieved over the past four decades in producing desirable living environments for people of all ages and income groups.

Yet we must also recognize that tools of progressive neighbourhood conservation and improvement can also be turned to the purposes of reaction and segregation.

In a situation where growth in property values may not appear secure, and where very large household investments have been made, people may react in a way that is out of character with their normal approach to those in difficulty. The problem is clearly one of balance. Lower-income people have to live somewhere. In the 1950s and 60s they often lived in older housing that did not meet basic standards, but was located in inner city neighbourhoods, close to jobs and services. In the late 1960s and early 70s, public housing was constructed in large amounts where previous low-income neighbourhoods had stood and in a fair number of suburban locations as well. But public housing proved to have a serious problem: it tended to create "ghettos" of poor people that were highly visible, that created additional social disintegration through their very concentration in a small area, and that aroused greater and greater resistance from suburban neighbourhoods as these became more and more built up.

In the latter part of the 1970s and up to the present time, the approach has been to integrate lower-income households into projects which are predominately lower middle to middle income. This has been done using non-profit and co-operative techniques, often implemented by or with the direct assistance of neighbourhood organizations or municipalities themselves.

For several reasons, it would not be wise to propose simple continuation of such a strategy as the basic thrust of how to create affordable housing for low-income singles:

- the strategy itself is changing, with a desire to house more than one family in need for every three that can readily afford housing as used to be the case with many social housing projects;
- the general attitude to low-income singles is that they are "undeserving" or "less deserving" than single parent families, the handicapped or the elderly ... there will tend to be less public acceptance of using scarce tax dollars on their behalf;
- it is not clear that conventional mixed-income projects which have been successful for families will be successful for single persons; the interests and lifestyles of students, young workers, older men with health problems, etc., are not necessarily compatible;
- such housing is the most costly way to address a problem which may be more readily tackled in other ways more cheaply.*

10.3 Barriers to the Fuller Use of the Existing Stock

A key psychological and legal barrier to massive expansion of the places available in the existing stock is the presence across Ontario of by-laws prohibiting more than a certain number of "unrelated" persons from sharing a single-family dwelling. The typical limit in low-density residential zones is 2 unrelated persons sharing with a family household. Some permit two "boarders" as well.

In 1979 a Mr. Douglas Bell appealed his conviction that he was occupying a dwelling in North York contrary to a zoning by-law of that municipality because he was living and sharing the operating costs with two other people not related to him. The case went all the way to the Supreme Court of Canada, which determined that there were many inequitable applications of the definition of "family" as the only permitted use of a self-contained single dwelling unit. The by-law's basis was "oppressive and unreasonable" in their view and was held to be beyond the powers of a municipality under the provisions of The Planning Act.

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* In the ridiculous extreme, to house each of the unattached low-income persons in their own new unit would take perhaps $6.9 billion in capital and $345 million in annual operating subsidies.

Although this case was heard prior to the adoption of the Charter of Rights and Freedoms in 1982, there can be little doubt that a court would come to similar conclusions under the new Constitution of Canada.

Legislation which states that a certain relationship must exist among people who are sharing a dwelling meets all the tests of a law which casts the rule of law itself into disrepute:

- it can be enforced only on the basis of one neighbour prying into the private affairs of another;
- it is a violation of private property rights and of individual liberty;
- it can be enforced only sporadically, at least in the absence of a police state; it is widely flouted or ignored;
- it is fundamentally inequitable in its effects, if enforced.

By-laws of the type passed by North York and struck down by the Supreme Court of Canada apparently still exist on the books in many municipalities across Ontario. If someone challenged them, they would win a legal case. But the combination of formal prohibition and informal pressures are probably sufficient to inhibit homeowners who might otherwise like to take in lodgers.

The Task Force recognizes and supports the need for by-laws to prevent crowding of dwellings, which would threaten the health and safety of both occupants and neighbours. We can readily see the need for by-laws to prevent too many cars from being parked on the streets, or to prevent front-yard parking. It is clear as well, that neighbours need recourse when there is constant noise and disruption. This is provided for in Chapter Seven.

Section 31 of the Planning Act should be amended to:

- **limit the scope of municipal occupancy standards to matters of health and safety and specifically prohibit a distinction in such standards between related and unrelated adult persons;**
- **clarify the mechanisms to be used in enforcing occupancy standards.**

The Minister of Municipal Affairs should declare all present by-laws which refer to limits on the number of unrelated persons living together to be null and void, pursuant to the 1979 decision of the Supreme Court of Canada.

10.4 Incentives for Home-Sharing

Social housing for single persons costs some $22,000 per unit to construct; $6,000 per unit to renovate, and perhaps $1,600 a year to subsidize operation.

Homeowners who are willing to take in persons in need deserve some recognition for the fact that they will have to disrupt their living patterns, at least for a while. In addition, they want to have at least some of the burden of pre-screening applicants for rooms lifted from them. While the future relationship will unlikely be the same as a marriage emotionally, it is analogous in the degree of sharing accommodation required.

Home-sharing programs to date have been successful but modest in scale. They have typically involved senior citizens, but some young/old combinations have been tried as well.

The Ministry of Housing should offer a grant to each person who agrees to take in a person in need of $250 per person/space offered. (This amount would be over and above the market rent for the room paid by the applicants who are accepted.) A registry of roomers should be created to permit credit checks and personal histories of prospective roomers; these checks would be carried out by a non-profit singles housing foundation in each municipality, funded by the Ministry of Housing. Persons who agree to have their rooms listed with the registry would have the final selection from among several applicants who meet criteria they have specified. Pregnant teenagers and students should be particular target populations for the "provide-a-room" campaign accompanying this program.

There are two other initiatives which need to be developed further in relation to home-sharing:

- provision via the present Rent Supplement or a future rental assistance program for incentives to low-income singles themselves to share and thereby reduce public subsidy costs per person... this could take the form of a lowered effective rent or a condition on receiving the assistance;

- the establishment of non-profit community foundations which purchase dwellings from the elderly and give them a guarantee of rent-free accommodation in their own home for as long as they wish; such dwellings would subsequently be used for social housing of various kinds; periodic sale of some dwellings on the open market could create a revolving fund for future purchases.

The Ministry of Housing should develop further the concept of incentives for sharing among low-income singles and purchase-leaseback arrangements for acquiring older homes from the elderly for future use as social housing.

10.5 Conversion of Existing Dwellings

The Ministry of Housing and some municipalities have been very much alive to the need to encourage better utilization of the existing stock of buildings. They have mounted several innovative programs, including:

- a "Granny-flat" demonstration program to place small self-contained units in the back or side-yards of single-family homes;
- an "Add-a-Unit" demonstration program to encourage creation of self-contained dwellings within single family homes;
- a Home-Sharing program to match people who have extra space with those who want to share a home;
- the Convert-to-Rent program, which provides interest-free loans to create additional rental housing in warehouses, schools, former industrial sites, and in single family-homes.

The latter program is by far the most important, and has assisted in the creation of over 2,000 additional dwelling places to date. This program could be expanded in some limited but useful ways for single person accommodation.

Before going into the details of these modifications and discussing how greater neighbourhood acceptance can be gained for them, it is important to set out an overall strategy for the conversion of existing dwelling places.

Basically, accommodation in existing housing will only be provided in substantial amounts if:

- a minimum of bureaucracy and "red tape" is involved... these act to frighten off people at "square one";
- clear recognition is given to reasonable limits of neighbourhood acceptance;
- an active marketing campaign is mounted in targeted areas;
- a ready mechanism exists for referring people who want housing and making the selection among occupants easy for home-owners.

These criteria suggest that techniques which involve minimum physical change in a dwelling should be given first priority. Substantial change entails household disruption, building permits, neighbourhood circulars, higher costs, and a variety of other factors. "Granny flats" and other rather startling changes in the physical character of the neighbourhood can be ruled out almost as a matter of course for housing lower-income singles below the age of 55. Even within a dwelling, preference should be given to measures which provide the benefits of privacy, e.g., separate access to the outside and sound insulation, without the full costs of "self-containment".

10.6 Modifying the Convert-to-Rent Program

In December, 1985, the Convert-to-Rent program was substantially broadened in ways that are helpful in creating accommodation for low-income single persons.

Interest-free loans are now available for the creation of bedrooms and shared facilities in non-residential properties.

A former school for example, could be turned into a series of bedrooms or bed-sitting units with appropriate numbers of washrooms, a central kitchen and a lounge. $5000 is provided for each two bedrooms created in this way.

The Minister of Housing should approach the Minister of Education and local Boards of Education to establish a Task Force on School Conversion which will accelerate the process of reusing school sites for housing, including singles housing, based on a provincial guarantee of funds and/or lands and buildings should a future need for educational facilities arise, after closure of a school.

Interest-free loans of up to $7000 are now available to create apartments within single family homes, either by converting existing space or by putting on an addition. Such dwellings must have all the facilities required for a person to live independently, and the home-owner must be living in the residence at the time it is converted or expanded.

Restrictions placed on the conversion of single-family homes are quite understandable in relation to the objective of the program: to create additional rental housing where there was none previously. But there are two modest changes needed to improve affordability and supply of this type of housing for single persons.

One is to allow just the creation of insulated separation walls and appropriate entry facilities to permit one or more bedrooms in a single family home to be reached without going through the main family residence. Separate bathroom facilities would also either exist or be provided to ensure privacy between the main residence and the rental bedroom units.

Convert-to-Rent funds should also be available to add new bedrooms to a home for rental purposes, with appropriate bath and limited cooking facilities.

It would seem appropriate to allow up to $2500 by way of a loan to create a separate entrance, separation walls, and other items required by building standards in a single family home. The addition of bedrooms could be funded on the same basis as other projects in non-residential buildings, ie., up to $2500 per bedroom added, together with needed support facilities such as bathroom and en suite kitchenette, laundry, etc. The difference in the latter case from existing policy would be that self-containment would not be a requirement. A lower maximum loan of $5000 is proposed to reflect this, along with appropriate safeguards to ensure that the bedrooms separated and added are used for rental purposes for the foreseeable future.

Regarding single-family home conversions and additions, present program guidelines state: "Take up of Rent Supplement in these ...is not anticipated at this time." Single persons and pregnant teenagers should be made eligible for Rent Supplements. Then program guidelines should be altered to read: "Take up of Rent Supplements in these situations is to be encouraged where the owner-occupant is interested and willing."

The Convert-to-Rent Program should be modified in the following ways:

- **to make separation fire walls and separate entrances between existing bedrooms or some existing bedrooms and a main family residence eligible for interest-free loans up to $2500, including separate bathroom facilities;**
- **to make addition of a bedroom or of bedrooms behind separation walls and with separate facilities including at least a bathroom and a kitchenette, eligible for up to $2500 per bedroom, to a maximum of $5000 per dwelling;**
- **to encourage use of such accommodation for Rent Supplement purposes where the owner is willing, giving them a choice of several prospective occupants.**

In all other respects, this excellent program would remain the same.

A key problem which faced the Convert-to-Rent program in the autumn of 1986 was that there were many applications for loans to convert single family residences by adding a self-contained apartment where these were illegal under the present zoning.

There is clearly a desire by many home owners to do this type of thing. But they cannot do so in large areas of our cities and towns.

10.7 Alternatives for Promoting Greater Community Acceptance of Social Housing, Group Homes, and Accommodation in Rooms

There are currently three quite distinct approaches being employed to secure community acceptance of housing for lower-income people across Ontario.

In the case of social housing, the main approach could be called "integration". Rent Supplement units are being leased in apartment and other buildings where the tenants are a small minority of the total project. Social housing construction results in projects which are deliberately designed to have a fairly wide range of incomes. Those with special needs such as psychiatrically-disabled persons are only a small minority, even within the assisted tenants or occupants of such projects. While there is local opposition to most social housing developments, most go through because they are projects of a municipality itself or of charitable/community organizations with fairly deep roots in the communities they serve.

Group homes are provided with "as-a-matter-of-right" zoning status across Ontario. This means that while there are still approval processes for each project, such dwellings cannot be "zoned out" by municipalities across the province. Agencies involved with the development of group home projects believe that their approach of working along steadily, educating the public, waiting for opposition to die down and acceptance to come is adequate. As the survey data presented in Table 10 - 2 on the next page suggest, the group homes in greatest difficulty are those for young offenders and adult ex-convicts. In these cases, there is a tendency for some municipalities to try to find loopholes in the "as-a-matter-of-right" zoning system.

Rooms, basement apartments and shared accommodation across the province are being provided by an approach which might be called "turning the blind eye". That they are being provided is well known, as is the fact that they often contravene local by-laws.

The central problem to be faced by all of these approaches is how to balance the rights and needs of established residents against those of people who are in hardship, or against those of future generations.

The Task Force considered a number of options which would address this conflict in an effective and equitable way.

One method, which was adopted in the United States during the 1970s but is now under serious attack, was the "fair share" housing policy. If all poor people also happened to be black in Ontario, it might have been feasible to gain grudging acceptance for such a policy, through a combination of regulations, court action, funding and appeals to the desire for greater equality of opportunity.

"Fair share" principles in one form or another will very likely become a part of future housing policy debate in Ontario. Social housing is heading toward a crisis insufficient land supply in inner city areas, and of overly long and conflict-ridden approval processes in the suburbs.

But it is setting a very tall order, indeed, to try to develop and apply such principles to single-person housing from scratch. Unless there were a fundamental change in the human rights legislation, to prohibit discrimination on the grounds of poverty and appearance, it would be very difficult to use the courts to open up neighbourhoods. Its hard to see how the political will could be mustered to legislate fair shares of social housing for singles for each municipality. At the moment, reliance on municipal initiative is producing chiefly senior citizen's housing or no social housing at all in most incorporated suburban municipalities.

The Ministry of the Attorney General should explore ways in which the current Human Rights Code provisions to counter discrimination against people on social assistance might be strengthened.

Another approach, which might flow from a "fair share" concept or stand on its own, is the provision of as-a-matter-of-right zoning to certain kinds of dwelling conversions or to rooming accommodation. This would follow the path of group homes. Municipal by-laws would establish minimum distances between dwellings providing such accommodation as well as provisions for registration of such accommodation. As proposed in Chapter Nine, standards and licensing requirements for this type of housing would be set on a province-wide basis, but enforced by municipal officials.

Such a strategy has substantial appeal from the standpoint that the sky has not fallen in since the application of the new group homes policy. On the other hand, the application of the 300 metre minimum distance criterion frequently applied for group homes might be excessive.* The whole process may be too public for many owners who simply wish to make minor renovations to increase mutual privacy between lodger and the family. As noted in relation to Convert-to-Rent, such renovations might include the installation of locking, solid core doors leading into family accommodation, increased sound-proofing between floors, or an additional shower stall.

Both of the above approaches involve further use of the responsive and regulatory concepts which dominate the landscape of Ontario planning. There may be a need to consider strategies which are more "pro-active" and which will help to soften rather than stiffen neighbourhood opposition.

For some people, there may be status, social or ethnic grounds for neighbourhood protection. But one suspects the vast majority of Ontario residents are chiefly concerned with two intensely practical considerations: impact on property values and impact on personal safety.

We considered a number of different techniques for going directly to the causes of these lengthy and conflict-ridden approval processes.

One was "property value insurance". Under such a scheme, the Province would write a policy on any residence around a designated group home or rooming house for a nominal amount. Such an insurance policy would guarantee that the owner, when it come time to sell, would receive a price at least equal to that of other comparable properties, but without the nearby facility. We feel this would be a safe bet for the province, since the most extensive study of property-value impacts of group homes in Ontario revealed that impacts are barely measurable.** In absolute terms, the average prices in areas with group homes rose 20.9 percent after their introduction, compared to 12.4 percent for areas without group homes. The researchers had to go through a series of complicated statistical techniques to weed out the various factors involved and obtain a tiny result. For individual home owners, the net effect was that values grew substantially whether there was a group home or not; the overall neighbourhood trend was by no means pushed down by their presence.

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* The City of Hamilton had minimum distance criteria for rooming houses. The Task Force was told that current rooming houses have had to close down as a result, although some new ones have opened too.

** M. J. Dean and S. M. Taylor, Not On Our Street: Community Attitudes to Mental Health Care, (London: Pion Limited, 1982) p. 141

In virtually every Task Force discussion of this topic, Ontario Government officials referred to "many studies which showed no property value impact". In fact, we discovered exactly one study that was current and readily available. Reference is made, in the same book, to two other Ontario studies. Few property owners will be convinced by learned professors or social agencies pleading their case. But it would nevertheless be valuable to have the available research together in one place for ready reference, and updated periodically as the "group homes" zoning policy takes wider effect.

The Ministry of Housing and the Ministry of Municipal Affairs should co-operate to produce and publish a comprehensive and readable review of the literature and experience on the property value and other impacts of group homes and social housing.

An alternative method of obtaining the same net effect as property value insurance, although at greater cost, would be to offer a property tax rebate to those within certain distance of social housing, group homes or newly-approved rooming and boarding accommodation.

This was rejected on the grounds that the property tax system already contains too many inequities among owners in similar dwellings. Like the property value insurance scheme, it would tend to confirm the faulty impression that there was, indeed, an adverse impact of substantial proportions created by being near such housing.

There are, nevertheless, added municipal costs associated with having group homes, social housing and private accommodation for lower-income people. They require additional social services; there is often a municipal contribution to their housing costs; and providing a sense of security in neighbourhoods may require municipal support for programs such as Neighbourhood Watch and Operation Identification.
We believe it would be appropriate to reintroduce a program operated from 1975 to 1978 by the Federal government, except on a more targeted basis and at the provincial level. This is the Municipal Incentive Grant Program, which provided $1,000 for each unit of medium-density housing accepted by a municipality. In all, grants were made for some 28,000 affordable units in Ontario under this program.*

Money received by municipalities under such a program is entirely discretionary. It represents one of the most precious types of funding a municipal councillor can have; it encourages local innovation and experimentation. Alternatively, such funds can be simply applied to reduction of property tax rates, if a council so chooses.

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* Source: Canadian Housing Statistics, 1979, (Ottawa: CMHC, 1980)

In order to target funds effectively, grants should be tied to permanent changes in the capacity to allow affordable housing. This means zoning changes, on either a spot or an area basis. In addition, an incentive could be offered for accelerated processing of applications through the development approval process.

The Ministry of Housing should initiate a Municipal Incentive Grants program which will pay $1,000 per unit or bedroom for the following changes:

- **a zoning change to permit rooming house accommodation in an area from which it was previously excluded;**
- **a procedural change to permit packaging of small projects of social housing to be treated as one development;**
- **a procedural change to accelerate consideration of social housing, group home and rooming house conversions, e.g., through modifications of the manner in which surrounding residents are notified, to obtain genuinely positive as well as negative reaction from those contacted.**

On the last point, it should be noted that both Environics Research Group polling data and the study Not On Our Street confirm that a substantial majority of residents feel there would be little or no effect or else a positive effect from having such a facility nearby. Yet the present method for alerting residents to such a project virtually guarantees that most responses received will be negative. The neutral or positive people simply do not usually take the time to write in, while the negative ones do.

Applications under the program would be made at the time of the zoning change or procedural change. These changes and an estimated number of units/beds created would be "banked" for the municipality. Payment would be made when the actual units/beds were irrevocably committed, e.g. when a building permit was granted for a conversion or construction.

The province has significantly increased its planned financial transfers to municipalities for 1987/88. A Municipal Incentive Grant program would a be useful way of "topping up" such revenue-sharing in a way that preserves municipal policy independence but promotes performance on behalf of those in real need.

10.8 New Techniques for Securing Affordable Housing for Singles

The provision of incentives to clear the way for additional affordable housing of various kinds should have some impact, at least in opening up a productive public debate in each locality.

But the Province should also turn attention to a number of options which will have similar effects because they "piggy-back" on projects that are already being approved, because they overcome gaps in present institutions, or because they are naturally complementary to financial incentives.

Specifically, these include:

- creation of a provincial non-profit development corporation to undertake social housing projects in smaller centres which have a need, but not the organizational capacity to undertake social housing endeavours;
- the purchase of a portion of units in condominium projects, at competitive prices, for rental to singles and other groups in need on a rent-to-income basis;
- the revision, as necessary, of the Ontario Building Code to create a studio dwelling that is smaller than that currently allowed and amounts to a legal "bachelorette".

The Task Force considered but rejected an early recourse, the idea of a Renterprise-type program to stimulate development of newly-constructed private rooming houses. This option should be held in reserve until the full range of unsubsidized sources of "new supply", described above, have been fully tapped. If it is undertaken, the best model for such a production program would probably be the former "Limited Dividend Program" which retained rent controls on projects over the long-term in return for the public subsidies provided.

The Ministry of Housing should develop the following program techniques for generating a supply of new affordable singles housing:

- **a provincial non-profit corporation to operate as a developer of last resort;**
- **regular purchase of reasonably-priced condominium units as part of the social housing stock, to be administered under management contract with the appropriate condominium corporation;**
- **creation of a legal form of the "bachelorette" unit.**

10.9 Affordable Condominiums for Singles on Leased Land

Former commercial and industrial sites close to the downtown area, as well as sites on "air rights" over offices, warehouses, shopping centres and transit facilities make ideal locations for singles housing. They are close to services, are unlikely to arouse neighbourhood opposition, and can be used to obtain an income mix through density-bonusing and automatic "fair share" criteria. Under the latter, a portion of dwellings would be purchased at cost for use as social housing.

A key problem in the use of leased sites at present is that condominiums on leased land are very difficult to undertake in Ontario. They require very complicated legal work to achieve secure title. Such arrangements are routine in other common law countries like Great Britain. A modification of the Ontario law in this area could open up a substantial supply of development land exactly where it is needed.

The Ministry of Housing, the Ministry of Municipal Affairs and the Ministry of the Attorney General should co-operate to bring forward early amendments to The Condominium Act and other legislation as required to facilitate condominium tenure on and the use of air rights over leased land. The Ministry of Housing should prepare an information program for the development industry on how to make use of this new capability once it has been passed by the Legislature.

10.10 Development of Lands Owned by Institutions

Downtown churches, school boards, and other institutions often have sites which would be ideal for housing low-income singles. The key problem is that such organizations rarely have the development expertise to see a complex project through to completion. Leaseback and other arrangements to ensure that they retain ultimate ownership of the land may also be too complex for them to consider.

The Ministry of Housing should establish a small unit of people familiar with the land development business, aided by a panel of experts in the real estate and development industry, to assist churches, school boards and other organizations in putting together affordable or mixed-income singles housing projects.

10.11 Eligibility of Low-Income Single Persons for Social Housing Programs

At the present time, low-income single persons under the age of 60 can benefit directly or indirectly from the following housing programs:

- public housing if they are physically or mentally-handicapped, or if they are an ex-psychiatric patient, a battered woman, or a pregnant teenager;
- non-profit or co-operative housing generally, although the mechanisms to get on a waiting list for such accommodation can be haphazard;
- Residential Rehabilitation Assistance Program, although the funding allocation for rooming house renovation appears to have been removed for 1986-87;
- the Convert-to-Rent program where a non-residential building is being converted.

In the past, two municipalities, Ottawa and Toronto, have engaged in the development of rooming-house projects for low-income singles. The floor plan for Ottawa's newly-constructed rooming house is presented on the next page.* But most social housing projects, including for example, Homes First's project on Shuter Street in Toronto, were targeted to people who were at least nominally in a "special needs" category.

In Chapter 9, it was proposed that rooming house should be made eligible for the Low Rise Rehabilitation Demonstration Program. In this chapter, we have recommended that certain modifications be made in the Convert-to-Rent program.

In order to make policies consistent across the board, it will be essential to allow low-income singles to compete with other groups on the waiting list on an equal basis.

Low-income singles under the age of 60 should be eligible to enter public housing projects, non-profit projects, and co-operative projects without the necessity of being in a special needs category. They should be assessed on the point-rating system and entered on the waiting list as any other group might be.

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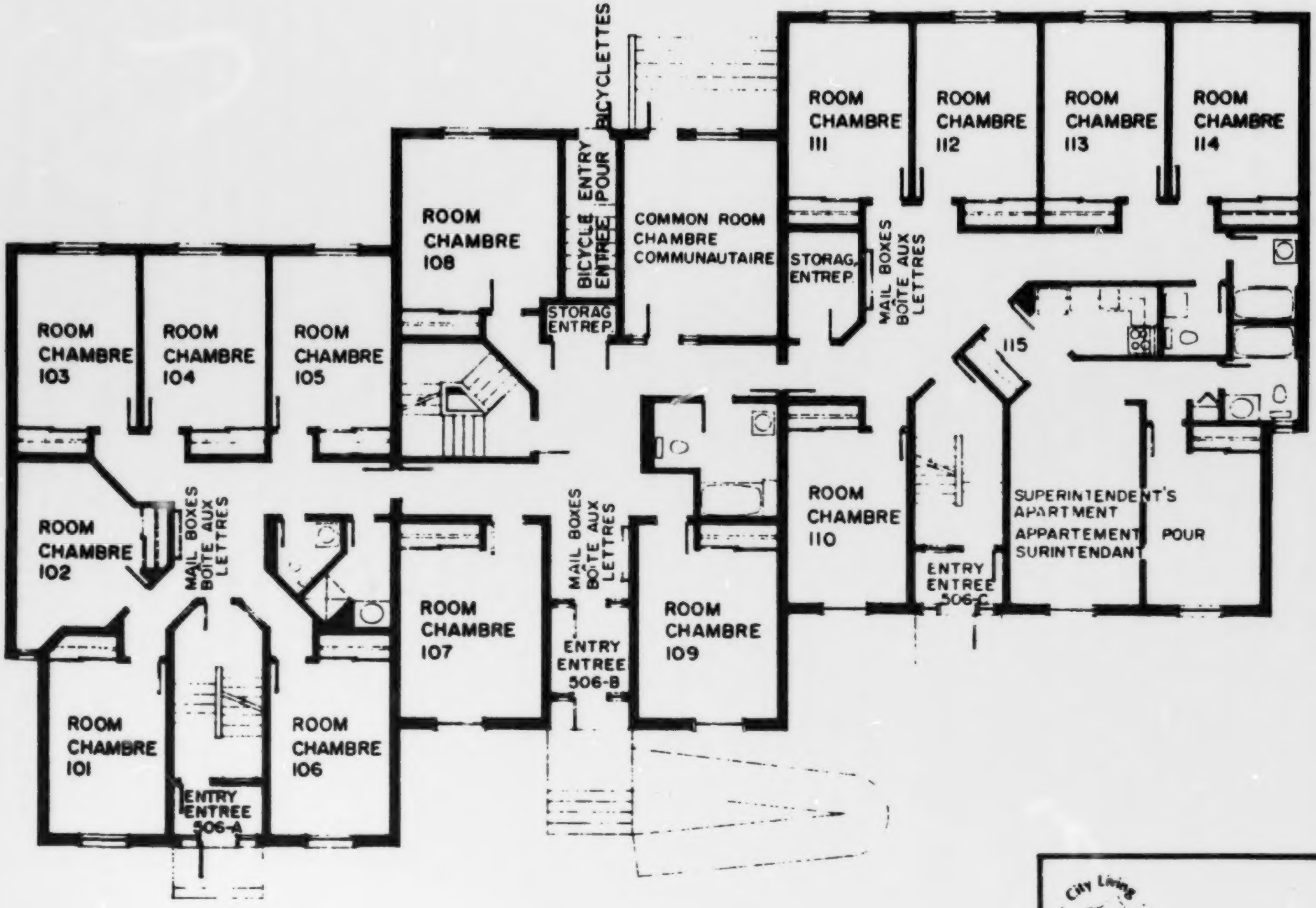
* The Task Force has omitted discussion of design aspects of housing for singles from this report because we have full confidence in the creativity and skill of Ontario's architectural profession in this regard.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MAIL BOXES BOITE AUX LETTRES
STORAG ENTREP.
ROOM CHAMBRE 103
ROOM CHAMBRE 104
ROOM CHAMBRE 105
115
ROOM CHAMBRE 102
MAIL BOXES BOITE AUX LETTRES
MAIL BOXES BOITE AUX LETTRES
ROOM CHAMBRE 110
SUPERINTENDENT'S APARTMENT
APPARTEMENT POUR SURINTENDANT
ROOM CHAMBRE 107
ROOM CHAMBRE 109
ENTRY ENTREE 506-C
ENTRY ENTREE 506-B
ROOM CHAMBRE 101
ROOM CHAMBRE 106
ENTRY ENTREE 506-A

GROUND FLOOR / REZ DE CHAUSSÉE

506 BRONSON

City Living
Habitation Urbaine

City of Ottawa Non-Profit Housing Corporation
Société de logement à but non-lucratif Ville d'Ottawa

214 Hopewell Ave., Brewer Park, Ottawa, Ontario K1S 2Z3
(613) 564-1241

At present much, of the public housing stock is not suited to the needs of singles under the age of 60, even among these already eligible. The above proposal should be phased in to allow renovation or redistribution of available stock to meet their needs.

Where present social housing for senior citizens is under-utilized, steps have already been taken to place students or other low-income singles in the vacant units.

The Ministry of Housing should explore ways to convert some present senior citizen projects which are obsolescent, or which can be vacated by offering more attractive alternatives to seniors, to housing for single persons in need.

10.12 Conclusion

This chapter has proposed that a "least cost" strategy be adopted to finding decent housing for low-income singles.

This includes:

- amendments to Ontario's Planning Act to strike down municipal by-laws which seek to control the number of unrelated persons living together on any basis other than health and safety;
- grants to owners who provide rooms in their homes;
- a Task Force on school conversion;
- improvements in the Convert-to-Rent program to increase its impact in providing rooms;
- provision of Municipal Incentive Grants to facilitate conversion of dwellings and to help speed up production of affordable single housing;
- exploration of new methods for securing affordable singles housing;
- changes to facilitate condominium construction on leased land;
- encouragement for the development of institutional lands for singles housing;
- eligibility of low-income singles for social housing across the board.

TABLES ANNEXED TO CHAPTER TEN

NEW PRODUCTION AND POPULATION, ONTARIO, 1975 - 1985

	Dwelling Completions	Population Growth	Ratio
1975	81,865	77,000	1.1:1
1976	80,302	95,000	.8:1
1977	80,717	87,000	.9:1
1978	80,429	86,000	.9:1
1979	76,570	59,000	1.3:1
1980	54,021	66,000	.8:1
1981	45,557	54,000	.8:1
1982	40,437	96,000	.4:1
1983	55,287	108,000	.5:1
1984	54,642	124,000	.4:1
1985	50,590	120,000	.4:1

Source: CMHC, Canadian Housing Statistics, 1985, and calculations by the Task Force.

CHANGES IN THE HOUSING MARKET
1970 - 1983

	PRICE OF EXISTING SINGLE DETACHED DWELLINGS	APARTMENT STARTS	ALL DWELLING STARTS
1970	+ 0.6	91.9	190.5
1971	+ 6.7	106.2	233.7
1972	+ 5.5	103.7	249.9
1973	+14.5	106.5	268.5
1974	+35.6	74.0	222.1
1975	+20.1	70.4	231.5
1976	+14.6	89.3	273.2
1977	+ 6.9	93.3	245.7
1978	+ 1.5	77.3	227.7
1979	+ 9.3	58.4	197.0
1980	- 0.9	48.3	158.6
1981	+ 2.0	61.6	178.0
1982	+ 3.9	53.2	125.9
1983	+ 9.8	44.1	162.6

Source: R. Paul Shaw, Intermetropolitan Migration in Canada: Changing Determinants Over Three Decades, (Ottawa: Supply and Services Canada, 1985) p. 77.

POTENTIAL "EXTRA SPACE" IN ONTARIO DWELLINGS, 1981

Rooms	One Person	Two Persons	Three Persons
5	92,350	--	--
6	65,375	189,295	--
7	32,285	113,640	93,610
8	17,805	67,040	62,270
9	7,495	27,965	28,735
10+	8,920	22,950	23,725
TOTAL	224,230	420,190	208,340

GRAND TOTAL = 852,760

Source: Statistics Canada, 1981 Census of Canada, Catalogue No. 93-942

Note: A "room" does not count bathrooms, hallways and vestibules.

VIEWS ON HAVING THE FOLLOWING GROUPS MOVE INTO HOUSES IN THEIR NEIGHBOURHOOD, TORONTO

	Strongly Favour	Somewhat Favour	Somewhat Oppose	Strongly Oppose	Don't Know No Answer
Physically Disabled	53%	38%	4%	3%	3%
Lower income Seniors	40%	46%	9%	3%	2%
Lower Income Two Parent Families	26%	48%	17%	6%	3%
Lower income Single Parent Families	26%	43%	19%	9%	3%
Former Mental Patients	21%	44%	21%	12%	3%
Adults on Probation/ Parole	7%	28%	33%	28%	4%
Young Offenders on Probation/ Parole	7%	25%	31%	34%	3%

Source: Homes National, Summer 1986.

VIEWS ON HAVING THE FOLLOWING GROUPS MOVE INTO HOUSES IN THEIR NEIGHBOURHOOD ONTARIO OUTSIDE TORONTO

	Strongly Favour	Somewhat Favour	Somewhat Oppose	Strongly Oppose	Don't Know No Answer
Physically disabled	54%	38%	3%	2%	2%
Low-income Seniors	45%	41%	8%	4%	3%
Lower income two parent families	29%	51%	12%	5%	3%
Lower income single parent families	26%	49%	15%	9%	2%
Former Mental Patients	24%	44%	16%	11%	4%
Adults on Probation or Parole	9%	33%	28%	25%	5%
Young Offenders on Probation/ Parole	9%	32%	28%	27%	5%

Homes National, Summer, 1986.

MUNICIPAL SPECIFICATIONS REGARDING ROOMING HOUSES, LODGERS AND CONVERSIONS IN ONTARIO, 1986

Municipality	Rooming Houses	Lodgers	Conversions
Hamilton	- licensed - min. 4 persons - permitted: C, R4, D, DE, DE2, DE3, E, E1, E2, E3, C7, H, CR	- permitted - max. 3 persons	- permitted: AA, B, B2, C, D, DE, DE2, DE3, E, E1, E2, E3, R4, RT10, RT20, RT30
London	- licensed - min. 6 boarders - permitted in prezone multi-family CP953-42 - rooming house zone in old city	- permitted - max. 2 in all residential areas - max. 3 in annexed area	- permitted - CP953-42, CP992-597 (core area) CP1000-21 (surrounding downtown)
Windsor	- licensed * - min. 4 boarders - RD3.1,RD 3.2, RD3.3 RD3.4, CD3.2, CD3.5 - * Note: distinction between Class 1 lodging houses (no assistance or care provided) and Class 2 (care provided)	- permitted - max. 3 lodgers with a single family in all residential areas	- permitted in core area by-law 8600 in RD3.1, RD3.2, RD3.3, RD3.4 and in outlying area by-law 3072, RD3.1, RD3.2, if there on Jan. 1/81

Source: Interviews with municipal officials.

Municipality	Rooming Houses	Lodgers	Conversions
Oshawa	- permitted in 3 highest density zones	- permitted - max. 2 with family or group of 5 unrelated persons living as one household	- permitted if zoning requirements met
Kingston	- permitted - residential zones close to university and commercial core	- permitted - max. 3 with family or group of max. 5 related or unrelated as single housekeeping unit	- not permitted
Sudbury	- permitted - R4 medium density residential R3, R5	- not defined - maximum 2 lodgers residential zones	- permitted - must complies with zoning
Sault Ste. Marie	- permitted - Rm9 - allows some duplexes, semi-detached, 4 plexes, triplexes as well	- max. 2 with family in residential zones - (not formally defined)	- permitted if zoning allows

Municipality	Rooming Houses	Lodgers	Conversions
North York (City of)	- not permitted	- because of a Supreme Court of Canada decision which invalidated a controlling by-law there are at present, no restrictions against roomers and boarders. However, a new by-law is being prepared that would limit the number of roomers and boarders to 2 per household.	- not permitted
Scarborough (City of)	- not permitted	- permitted - max. 2 persons in all residential zones except in Birchcliff zone where 3 are permitted	- not permitted - possibly duplex or triplex but would require re-zoning
City of York	- permitted - R3 and R4 zones - owner in residence	- max. 2 relatives in R1 zone (single family dwellings) - must be brother/sister or brother/sister-in-law - R2 zone (duplexes and other family dwellings) up to 3 roomers/ boarders permitted - under review	- may be permitted in R3 and R4 if zoning requirements met

Municipality	Rooming Houses	Lodgers	Conversions
Borough of East York	- not permitted	- permitted - max 3 persons in all residential zones	- not permitted - only duplex from single family in same zones
Etobicoke (City of)	- licensed - License type A: a permit issued for the operation and maintenance of a lodging house providing lodging and/or board for persons capable of self-care. - License type B: a permit issued for the operation and maintenance of a lodging house whose occupancy includes persons requiring no more than 1.5 hours of nursing care such that the keeper, or an adult employee thereof, offers for a fee, guidance in the activities of daily living, advice & information to such persons.	- permitted - max 2 persons in all residential zones	- not available

Municipality	Rooming Houses	Lodging	Conversions
West Carleton	- not permitted	- max. 2 boarders/ roomers - max. 3 unrelated persons - all residential zones - (not formally defined)	- permitted - (conversion from single detached to duplex in R.L. zone)
Cumberland urban (proposed)	- not permitted	- (not formally defined) - no limite on number of individuals in a single dwelling unit as long as live as a household	- not permitted
rural	- permitted - R2 - restrictions	- (not formally defined) - max 2 boarders - no limit to number of unrelated individuals as long as live as one household - permitted in all rural residential zones	- could be permitted in R2 if any appropriate dwellings in R2
Guelph	- not licensed - not permitted unless legal non-conforming use having received license during late 1960's	- permitted - max. 2 in residential zones	- under review
Mississauga	- not permitted	- permitted - max 2 persons in all residential zones	- not permitted

Municipality	Rooming Houses	Lodging	Conversions
Rideau	- not permitted	- permitted - max. 2 roomers/ - boarders - max. 3 unrelated as single housekeeping unit (not formally defined) - residential areas	- permitted - RV (existing converted dwelling
Osgoode	- not permitted	- (not formally defined) - max. 2 lodgers - max. 5 unrelated persons - permitted in all residential (R) zones, all village community (V) zones, country estate (CE) zones and rural (RV) zones - most in commercial zones and in C1, C2, C3	- not permitted
Goulborne	- not permitted	- (not formally defined) - max. 2 roomers/ - boarders - max. 3 unrelated persons - residential areas	- permitted - R2 (existing converted) - restrictions

Municipality	Rooming Houses	Lodgers	Conversions
Vanier	- not permitted	- permitted - not more than 2 boarders/lodgers - a group of not more than 3 unrelated persons (not formally defined)	- permitted - R3, R4, (restrictions)
Gloucester	- permitted - in any residential zones with subscript "b" designation - not permitted in rural zones	- permitted - max. 2 persons - permitted in all residential zones	- not permitted
Nepean	- not permitted	- not permitted	- not permitted
Kanata	- not permitted	- not permitted	- not permitted
Rockliffe Park	- not permitted	- max. 1 roomer/boarder per dwelling unit - permitted in all residential zones	- not permitted

Municipality	Rooming Houses	Lodgers	Conversions
Ottawa (Municipality of Ottawa)	- permitted - Boarding House: - defined as less than 4 lodgers more boarders) who are provided meals for compensation (building must contain one or more boarding units) - Rooming Unit: - one or several rooms connected as separate units in the same structure for persons to sleep - may provide kitchen or washroom, not both - Boarding Unit: - as above, but may include washroom, no kitchen - permitted in R5, R6, R7, R10, R11, R12, R13, R14, RO, C1-a, C2, HR-1, HR-2, HC-1, LF-1, C.A.H. - exceptions to R5 zone in central area restrict rooming houses and conversion of existing buildings to rooming houses if rooming units more than 50% gross floor area	- permitted - less than 4 lodgers - number unknown	- permitted - R4, R5, R6, R11, R12, HC-1, HC-2 - restrictions

Municipality	Rooming Houses	Lodgers	Conversions
Kitchener	- not licensed - max. 5 individuals - if rooms rented, rooming and boarding - more than 3 persons having locks on bedroom doors deemed boarding & rooming - permitted in 2 zones, R27, R3	- not defined	- currently under review
Waterloo	- licensed for 4 or more boarders - permitted in GR, GR2, GR3, GR4, MR	- permitted - max. 3 persons in all residential areas - max. 5 unrelated persons in one d.u.	- permitted - must comply with zoning by-law - no further restrictions
Toronto (City of)	- licensed, 5 or more boarders; Class 1 - Rooming House owner occupied; Class 2 - house not more than 3 storeys, or 14 dwelling units; Class 3 - house not more than 3 storey with more than 14 dwelling units; Class 4 - house more than three storeys in height; Class 5 - Rooming House occupied by a non-profit organization	- permitted - not more than 2 roomers/ boarders except in Forest Hill where not permitted	- no information available

CHAPTER 11

SUPPORT SERVICES

CHAPTER ELEVEN: SUPPORT SERVICES

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CHAPTER ELEVEN: SUPPORT SERVICES

11.1 What "Support Services" Means

In the past year, there have been a variety of reports prepared on the subject of "support services" to people in rooming and boarding accommodation. These have typically focussed on ex-psychiatric patients and on those released from correctional institutions.

"Support services" include:

- peer-counselling and mutual support programs;
- co-ordination and "case management";
- drug therapy programs;
- alcoholism and drug abuse counselling;
- detoxification and treatment;
- medical care;
- physical therapy;
- literacy programs and adult education programs;
- personal rehabilitation for future job possibilities and work experience programs;
- recreational and social programs.
- personal rehabilitation to be able to address normal social situations;

Most of these services are provided on a "out-patient" or drop-in basis although some kinds of treatment and detoxification require an institutional stay.

Support services can be further grouped into three broad categories:

- income support for special requirements, such as infant care needs for pregnant teenagers;
- "crisis intervention" and treatment for people either entering a period of physical or mental illness, alcohol or drug abuse, or re-entering such a period; such services would include suicide prevention work;
- rehabilitation and personal development services to facilitate re-entry to society or more effective participation in the work force and community life.

A variety of techniques are used separately or in combination of help promote recovery and independence.

11.2 The Role of Housing in Personal Recovery and Development

The focus of the Task Force efforts has been on how housing relates to support services and the development of personal independence for lower-income single people.

First, it is clear from the work of the Gerstein Task Force (The Mayor's Task Force on Discharged Psychiatric Patients) that a stable living environment is essential to physical, mental and emotional well-being and hence, to recovery. "Homes First", a Toronto non-profit group, finds that many of those who were quite damaged emotionally can blossom and take charge of their own lives within six months of entering a stable and supportive living environment.

Where we live is a vital part of our identity and our status as members of the community. People in rented rooms may be forced to live stunted lives as a result of "house rules", lack of work, lack of money, and lack of caring people around them. If they are insecure in those rooms, whether because of the threatening behavior of other residents or because of the possibility of instant eviction, their situation becomes worse. If they are jammed together with all kinds of people in a temporary hostel, then their problems are further magnified.

Safe, sanitary, secure housing will do much for physical, mental and emotional well-being on its own. But appropriate support services will often make the difference between the capacity to reap the full benefits of the investment in housing and the probability of a return to previous destructive or self-defeating behaviour patterns. It is very old-fashioned thinking to believe that housing alone will turn around psychological and social difficulties. It is a base, not more.

11.3 Tough Choices in Providing Support Services

There are limits to each and every one of the various techniques used to bring people out of depression, alcohol or drug-dependence, anti-social behavior patterns or simple lack of "capacity to cope". Each new approach may be hailed as a "breakthrough" only to prove less and less complete as time and normal human beings rather than inventors and geniuses, struggle to apply it.

What is shocking to the rest of society when they think about it or are forced to confront it, is the tremendous waste which occurs, day in and day out. Like it or not, economics of time, money and human skill or art apply to those in need. Some human beings are judged, explicitly or implicitly not to be worth the immense effort which may be required to bring them to recovery. We all applaud the stories like Helen Keller, Justin Clark, "The Elephant Man" and others, in which the unwavering belief in human capabilities is rewarded with success, either complete, or sufficient to justify the effort. The social service system, however, operates more on the principle for dealing with battlefield wounded: "triage". People are classified as able to recover on their own, able to recover with intensive care, and beyond recovery or "custodial". Whether they admit it to themselves or not, social and medical workers who deal with such "cases" day in and day out become inured to classifying people this way. Indeed, it is a fundamental method of allocating the otherwise unlimited effort they might devote to each and every person.

An important factor which cuts across this choice of people to be helped more or less is the extent to which those charged with providing or organizing care are also required to become part of the administrative apparatus. Many social workers find themselves acting as quasi-"police" or "judges" in determining the extent of welfare benefits required and who should receive them.

Those in the voluntary sector can find themselves on a treadmill of seeking donations or grants which seem only to last long enough to seek another donation or grant.

The system for providing support services is the result of a long process of historical evolution; it is mixed public/private; it is fractured along lines formed by the concentration on different aspects of need and different client groups. Some of those most in need, for whatever reason, do not have attentive advocates. Others are the objects of competition among rival agencies.

While there are many gaps and shortfalls in providing the desired levels of support services in a given locality, the range of such services is theoretically almost complete in Ontario: there is some program to address virtually every type of need.

The Task Force has been able to identify one significant gap in policy on support services: help for young offenders after they have served their time in a correctional institution and have been freed. Present care programs are limited to those on probation and parole. Typically such young people can return home only to be thrown out and to be pushed inevitably back toward a pattern which lends to court and jail.

Ministry of Skills Development and the Ministry of Housing should develop a program of "after care" and counselling, including residential placement as required, to help avoid a vicious cycle in which young people return to the corrections system through lack of support and employment opportunities.

11.4 Better "Co-ordination" of Support Services

Housing agencies have been reluctant to leap into the role of co-ordinator of support services, regardless of pressures to do so. Yet it is clear that shelter provides a common reference point for a succession of interventions, as well as the substance of much "family life education": how to budget, how to cook nutritious meals with limited money, how to maintain one's personal appearance and health, etc.

We could join the chorus in favour of better "co-ordination" of support services, more extensive use of "case managers" who knit together each of the elements of support required by a given individual, and the creation of new "super-agencies" to bring all those concerned together.

We are reluctant to do so without first examining why there is a "lack of co-ordination" and also gaps which allow people to be missed and to "fall through the cracks".

The Premier of Ontario has indicated that he wants provincial ministers to co-operate on shared problems, rather than competing. This intent needs to be backed up by efforts to change the reward structure across and throughout the system. An inter-ministerial Committee on Supportive Community Living is working on policies for this type of accommodation. Arrangements are being made across ministry lines to provide necessary services to pregnant teenagers and ex-psychiatric patients who will be entering public housing. A "corporate culture" of interagency co-operation will take some time to establish. It will always be a bit fragile and open to the return to competitive ways. But it can be achieved.

11.5 Rewarding Co-operation

All of these considerations lead in the direction of a basic policy principle to be applied to support services: **provincial programs should be structured to reward co-operation, a comprehensive perspective on client needs, information-sharing among agencies, and early identification of both failures in treatment/services and of need groups "falling between the cracks".**

Housing agencies typically are left "holding the bag" when support services are inadequate: they pay for the vandalism, rental revenue losses, dwelling deterioration and theft which may result. So they have a vested interest in combined efforts.

Housing agencies should do their part to reward co-operative efforts to provide combined support services by:

- **taking the initiative in causing local dialogue to happen when it appears different agencies are not talking to one another;**
- **offering physical facilities such as offices, meeting rooms, recreation centres, etc. which can promote an interagency effort;**
- **persistently calling for case management and other integrative methods in any policy councils to which they are invited or of which they form an automatic part.**

As noted in previous chapters, much "care-related" housing in Ontario is provided or regulated under a variety of programs far beyond the scope of the Ministry of Housing. There is no reason to change this situation. However, the last comprehensive "census" of this type of housing in Ontario appears to have been done in 1974. It is very difficult in the absence of complete data to see what is available, locality by locality.

The Minister of Community and Social Services should assemble a comprehensive inventory of all supportive and care-related housing in the province.

11.6 Integration of Housing Services

In addition, housing agencies need to ensure that they are not in part of the "fragmentation" problem themselves, by managing integrated waiting lists, keeping a centralized inventory of vacancies, and sharing information about tenant problems and program opportunities across agency lines. In a typical large municipality in Ontario, there are:

- a municipal non-profit housing agency;
- a Federal/Provincial/Municipal housing authority;
- a non-profit co-operative federation or just co-operatives;
- one or more community non-profit housing corporations;

- several charitable non-profit housing corporations servicing specific target groups.

Admitting single persons in need to this system may simply add more people to the number calling vainly around in search of a place to stay.

11.7 A Combined Needs Referral Data Base

To the maximum extent feasible, when a person in need enters one element of "the system", their overall requirements should be transmitted automatically to the other parts of "the system". This can be done in a way that does not result in transmittal of private or confidential information to a large number of people. It involves a simple form, tested in relation to proposed new freedom of information and privacy legislation, which flags a request for support services. This should be integrated with housing application forms, standard room rental agreements signed with private landlords and individual social service application forms. Actual assessments which trigger the requested service would still be carried out by those involved with that service specifically.

We are proposing three things:

- **that the "housing needs data base" which exists in the form of waiting lists for social housing should be expanded into an across-the-board needs data base, and shared widely among all agencies concerned;**
- **that private landlords be made an integral part of the referral process, by providing completed occupant needs forms on a fee-for-service basis;**
- **that all housing agency staff who have face-to-face dealings with prospective tenants should receive an orientation in needs identification and problem diagnosis.**

11.8 Public Recognition for Problem-Solvers

The Province should create a system of awards for people specifically paid to "cut through red tape" in securing assistance for hardship cases, e.g. case managers, arbitrators, and housing help centres. Public recognition should also be given to those who voluntarily go beyond their job descriptions to attend to people in situations of obvious deep need.

This would go a long way toward reversing the negative image created by Ombudsman investigations of Local Housing Authorities which have refused to take in this or that needy household.

11.9 Conclusion

Action to bring together housing with needed support services is not new in Ontario. It was taken very effectively by private sponsoring groups for Vietnamese "boat people" in the late 1970s. We have psychological and social "boat people" in our midst still, and they need combined efforts to survive and flourish.

This chapter has indicated that good housing is not enough. The very real benefits to be gained from a stable living environment may be frittered away through lack of other supportive services and people.

The current system for providing support services is the product of historical evolution, stretching back in some cases to the 1880s and 1920s. A new reward structure is needed to cause co-operation and cross-fertilization to happen.

Housing agencies tend to be "left holding the bag" when other support service efforts fail or fail to come together.

We recommend:

- a systematic review of present policies to ensure that they do, indeed, reward co-operation rather than competition or territory-maintenance in providing support services;
- orientation of housing staff toward needs identification;
- integration of waiting lists for social housing across Ontario, and addition of an expanded needs identification component to be shared widely with others;
- involvement of private landlords in the needs identification process on a modest fee-for service basis;
- recognition through a system of awards for those people and agencies able to bring together the resources to help people in deep need.

TABLE ANNEXED TO CHAPTER ELEVEN

TABLE 11 - 1

SUPPORT SERVICES REQUEST FORM*

I'm going to read a list of different forms of assistance provided by the government or social agencies. Please tell me whether you are currently receiving this service or whether you think you need this form of assistance.

Type of Assistance	Doesn't Need	Needs	Currently Receiving
1. Medical	1	2	3
2. Mental health counselling	1	2	3
3. Housing	1	2	3
4. Job training and referral	1	2	3
5. Drug treatment	1	2	3
6. Alcohol treatment	1	2	3
7. Obtaining benefits	1	2	3
8. Money management	1	2	3
9. Transportation	1	2	3
10. Home care	1	2	3
11. Home delivered meals	1	2	3
12. Recreational activities	1	2	3

Are there any other kinds of needs that I didn't mention? ____________

____

____

____

I agree to having this information together with my name and address, age and sex, distributed to authorized housing and social services agencies in this municipality.

Name: ________________________________

Address: ______________________________

City/Town: ____________________ Province: ____________

Age: ____________ Sex: ________

Signature: ____________________ Date: ____________

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* Source: Task Force

CHAPTER 12

EFFECTIVE PROGRAM DELIVERY — IMPLEMENTING THIS REPORT

CHAPTER TWELVE: EFFECTIVE PROGRAM DELIVERY -- IMPLEMENTING THIS REPORT

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CHAPTER TWELVE: EFFECTIVE PROGRAM DELIVERY -- IMPLEMENTING THIS REPORT

12.1 The Scope of this Chapter

It is easy enough to propose solutions to very difficult problems in the absence of consideration for how they will actually be implemented. The world is full of such reports, mostly gathering dust on shelves or gazed at wistfully by those whose hopes were raised by them.

Years ago, when there were fewer social policies, even the vaguest proposals for reform could be "made to work", provided there was political will and public support. Their reality would be fleshed out by administrators and would often reflect the priorities of administration without undue criticism.

Today, the field of social policy and programming is an extremely crowded one. Think of a social problem or need, and at least something has probably been done about it. Something has been done about the needs of roomers and boarders and of low-income singles, even though they have been excluded from many program benefits.

This chapter focuses on how roomers, boarders and low-income singles can be fitted into the structure for "program delivery", ie., actually putting goods, services or money into people's hands.

The specific topics to be addressed include:

- suggested methods of reaching the "hardest-to-house" population;
- suggested methods of integrating Task Force proposals with one another into "packages";
- suggested time frames and funding levels for implementing different aspects of what the Task Force has proposed.

12.2 Methods of Reaching the "Hardest-to-House" People

The demand for public goods and services that are offered free or below cost is virtually unlimited. Since the capacities to offer them are always limited, agencies involved in street-level social, legal, and other services must necessarily develop methods of rationing. That is, they must keep the numbers who show up to ask for these services within the limits of what they can manage. Common rationing techniques can include:

- keeping office hours and setting appointments which cause people to have to spend money by taking time off work, getting a baby-sitter, etc.;
- occupying buildings which are either limited in number or hard to reach;
- keeping people waiting for service;
- restricting distribution of information needed by people to participate in a program or receive a service;
- raising standards of eligibility for a program or service;
- imposing conditions which cause other problems for potential clients, eg., by making them reveal an illegal residence in order to obtain a benefit;
- using a "first-come, first-served" approach to giving out benefits;
- keeping waiting lists which provide discretion about who is chosen; its very size may discourage those in need from applying;
- providing each client with the minimum of service so that more may be seen and providing routine as opposed to individual solutions.*

Roomers, boarders and homeless persons typically find themselves unable to compete with other poor people in these rationing processes for one or more of the following reasons:

- those in low-wage service jobs must face very strict requirements to show up on time for work, which may conflict with appointments, waiting in line, and business hours of service agencies;**
- the poorest people may have no money to take transportation to out-of-the-way offices or may be especially intimidated by the buildings in which services are located;

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* See "The Rationing of Services in Street-Level Bureaucracies", in Frank Fischer and Carmen Sirianni, eds., Critical Studies in Organization and Bureaucracy, (Philadelphia: Temple University Press, 1984), p. 213.

** See for example, Ester Reiter, "Working at the Burger King Blues," in Perception, Vol. 10, No. 1, (September/October, 1986) pp. 17-18.

- those with psychiatric difficulties may find the rigors of waiting impossible to bear and may "get the message" that they are not wanted;

- many roomers and boarders live in accommodation that is illegal under municipal by-laws and which may be inspected as a result of their application for benefits;

- the poorest of the poor may not be equipped to wait out a first-come, first-served system or a waiting list;

- younger, physically-fit roomers and boarders are subject to especially harsh scrutiny in order to obtain benefits because they are "employable".

Again, these rationing mechanisms are natural responses to potentially unlimited demands faced with limited resources, time, and human attention. They are employed by all agencies at some level or other, regardless of how socially concerned they may be. There are practical limits to helping everyone which go far beyond money: limited sites for housing; limited sites for offices to serve people; limited numbers of trained, competent and experienced staff; limited public support for attention to such people and their problems, even in a very affluent society with ample tax revenues to spend on their needs.

The answer to the problems created for the hardest-to-house people by these rationing mechanisms is:

- to recognize that they exist and to deal with them in a conscious manner;

- to increase resources where innovations in routines are desired;

- to choose appropriate methods of rationing rather than to eliminate them.

The overall principle proposed for meeting the needs of the hardest-to-house people is to serve the worst off first. This is supposed to be a criterion for many social programs, but, in practice, people "fall through the cracks" as we have seen. The working poor, in particular, are underserved by the social service system as a whole. Those who, for whatever reason, do not develop a client relationship with a social welfare agency are also attended to less often and left in the dark more often.

The most effective method for reaching the worst-off people is, not surprisingly, to go where they are. Program staff who work with these people will need to be allowed to work irregular hours, to dress in a casual way, and to spend some of their time knocking on doors.

There are several youth programs, literacy programs, and programs for ex-prisoners which already use "outreach" and "detached worker" concepts extensively. The point to stress is that "outreach" methods also involve rationing of services. But by reaching out instead of waiting in an office, a different, and generally worse-off need group can be addressed.

It is essential for those who are engaged in outreach work to have "home bases" which they can draw on for advice, program benefits and administrative backup.

The Ministry of Housing should fund as a regular program the establishment of "housing help" centres in neighbourhoods and communities where the greatest need exists across Ontario. Wherever possible these centres should be co-located with health, recreational and other community-based agencies that have established administrative structures and offices. The housing help workers should operate on an outreach or detached basis until it is clear that those in greatest need have been found and served, and rotated across areas in need as the numbers of "hard-to-house" decline.

At present the Ministry of Housing has six regional offices across Ontario. Different programs are administered in different ways. Some operate via the municipalities as agents, as in the case of the Ontario Home Renewal Program. Some operate through the Local Housing Authorities, as in the case of the Rent Supplement Program. Some are administered from the provincial offices directly, as in the case of Convert-to-Rent.

It was somewhat beyond our terms of reference to examine the structure of Ontario housing program delivery in detail; but it is a highly relevant topic, given the large task to be performed in reaching low-income singles.

The present six-office structure probably served well during a time when much local delivery of benefits occurred via CMHC, which has fourteen branch offices in Ontario. As well, it was a tangible demonstration that the Province did indeed believe responsibility for housing lay with the municipalities.

The "Assured Housing for Ontario" policies of December, 1985 indicate the provincial government wants to take an active stance in this field. The Provincial government ranks ahead of both the municipal and the Federal governments as a source of leadership in housing, according to recent public opinion polls.*

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* Environics Research Group Limited, Homes National Report (Toronto: ERG, 1986).

This does not mean that the provincial Housing Ministry has to deliver every housing program in the province, just that "the buck stops" on their desks.

The Ministry of Housing should review its current structure for field delivery of programs in order to: (a) see whether agency agreements with municipalities or CMHC branches could be used to make programs such as Convert-to-Rent more efficient and convenient to access; (b) see whether adequate assurances exist where local delivery now exists that "worst-off-first" and "outreach" principles are being followed; (c) see whether the respective roles of Local Housing Authorities, municipal non-profit corporations, private non-profit corporations, and non-profit co-operatives can be clarified and streamlined from a client perspective.

From all accounts, the Parkdale area of Toronto has one of the largest concentrations of roomers and boarders in difficulty of any neighbourhood or community in the province. There are almost weekly stories of deaths due to neglect; of illegal evictions; of bad housing conditions and landlord-tenant conflicts; of unenforced regulations and illegal housing forms. "Worst first" is a principle that can apply to whole communities as well as to individuals in need. In fact, it was an operative principle used for the Neighbourhood Improvement Program of the 1970s.

The difficulty that perpetual problem areas like Parkdale face is that local leaders tend to respond to crises and then turn their attentions elsewhere. What appears to called for is steady and unrelenting attention until stability and a reasonable standard of housing for everyone there has been achieved.

Parkdale and perhaps other similar neighbourhoods in each of the major urban centres require an institutional response which will reflect the extraordinary combination of difficulties to be found there, and which will bring all available expertise, care and resources together in an effective manner.

The Minister of Housing should consult with the Mayor of Toronto in order to create a Parkdale Roomers and Boarders Action Group. Staff for this group should be seconded from each of the relevant agencies to detail and implement a comprehensive package of programs, block-by-block, to "turn around" the conditions in that neighbourhood. Depending on how well such an action group or team works in Parkdale, it should be considered for other areas where similar conditions exist and a clear need to "break the vicious circle" is to be found.

In view of the extensive conflicts over rights, property standards, the impact of rooming and boarding accommodation on surrounding residences, and so on which appear to exist in Parkdale, this would also be a valuable early testing ground for neighbourhood arbitration and mediation concepts.

The Ministry of Housing should consult with different interests involved in the Parkdale community leading to the early appointment of a provincially-funded arbitrator to help resolve landlord-tenant and tenant-resident disputes prior to court action.

12.3 Developing Program "Packages"

All of the recommendations made in this report are intended to work together. Yet some must be implemented at the same time for mutual success. Some can be undertaken quite independently.

The basic program "packages" in this report -- programs which must be implemented together for a real impact-- are:

- including roomers and boarders under the Landlord and Tenant Act and offering rental loss insurance for property owners;
- striking down municipal by-laws prohibiting unrelated persons living together and offering incentives to take in roomers and boarders;
- municipal incentive grants for zoning changes to allow conversions and expanded Convert-to-Rent program provisions;
- extending rent review to rooming and boarding accommodation and providing rental assistance to roomers and boarders;
- adopting province-wide standards for rooming and boarding accommodation and expanding eligibility of rooming and boarding houses for rehabilitation assistance;
- including low-income singles under the age of 60 in waiting lists for social housing, integrating local waiting lists across all social housing stock, and creating "housing help" offices with outreach workers;
- modifying the Condominium Act and creating a special unit to promote use of institutional lands for housing;
- modifying the Ontario Building Code to allow "bachelorettes" and promoting singles housing production by the private sector.

There is a broader sort of integration that will need to be done as well in laying the groundwork for public acceptance of and support for the above kinds of initiatives. To build momentum on the issue of help for low-income singles, it will be necessary to mount simultaneously:

- o an educational campaign for the public at large;
- o tangible short-term changes;
- o an effective involvement process for experts and interest groups.

Over the long-term, solutions to housing problems of low-income singles will need to recognize certain physical, social and economic limits if they are to survive.

In the tables (12 - 1 and 12 - 2) on the following pages, the housing needs of different subgroups within the singles population have been identified according to these criteria:

- o the ideal housing type to serve them;
- o the ideal locations for this housing;
- o how much each group needs in the way of support services;
- o how much public subsidy is likely to be required to made housing affordable for them.

The aim of the whole exercise is to adopt the lowest cost solution which provides basic standards and maximum convenience for lower-income singles.

In Table 12 - 2 the different factors involved are considered in relation to the two key aspects of how to assist or supply adequate housing: whether to provide money to buy adequate private sector space or to provide a dwelling itself, and how much neighbourhood resistance there is likely to be to each group in question.

For eight of the twelve groups, the most effective strategy is one of integrating them with the rest of the population, as much as possible right next door. For the other four: young offenders, adult offenders, alcoholic and drug abusers and psychiatric out-patients, some degree of separation from the population at large is either necessary because of opposition, or intrinsically desirable for their better care and treatment. Luckily for long-suffering taxpayers, the first eight groups constitute the vast majority of the singles population. These people can usually make it on their own with the necessary degree of support in gaining access to housing on the private market. The

TABLE 12 - 1

SINGLES HOUSING NEEDS BY FORM OF HOUSING SOLUTION

NEED GROUP	IDEAL HOUSING TYPES	IDEAL HOUSING LOCATIONS	DEGREE OF SUPPORT REQUIRED	DEGREE OF SUBSIDY REQUIRED
1. Employed Youth at Minimum-Modest Wages	Rooms/room and board; studio apartments; shared apartments; shared houses;	Close to service industries, offices; close to transit	Same as rest of population; some help with skills upgrading	Shallow to nil
2. Unemployed Youth	As Above	As Above	Significant help with job-search, job readiness	Shallow to substantial
3. Single Students	Single rooms with study facilities; room and board; shared apartments; shared houses	Near universities and colleges or convenient to transit	Same as rest of population:	Nil to Shallow
4. Young Offenders	Group Homes; Room and board with "Surrogate Parents". Close out supervision hostels	In adult neighbourhoods; in industrial and commercial areas	Substantial job readiness, emotional support and counselling	Substantial to cover care component
5. Pregnant Teenagers	Small apartments in cluster; group homes; room and board with surrogate parents (empty nesters)	In family neighbourhoods; close to medical and counselling facilities	Substantial medical care, job readiness, emotional support and counselling	Shallow to substantial
6. Employed Single Adults	Studio and one bedroom; apartments; shared homes; rooms with facilities	In central core areas; near transit facilities; in family neighbourhoods	Same as for rest of population	Nil to shallow
7. Adult Offenders	Group homes; close-supervision hostels	In adult neighbourhoods; in industrial and commercial areas	Substantial supervision; work experience; counselling on reentry into society	Substantial to cover care component

NEED GROUP	IDEAL HOUSING TYPES	IDEAL HOUSING LOCATIONS	DEGREE OF SUPPORT REQUIRED	DEGREE OF SUBSIDY REQUIRED
8. Alcohol and Drug Abusers	Group homes; close supervision hostels; medical care facilities	In central core areas; in rural and ex-urban areas; in commercial and industrial areas	Substantial medical care, emotional support and counselling; physical segregation for "drying out" period	Substantial to shallow
9. Mentally Handicapped Adults	Group homes	In family neighbourhoods close to medical and counselling facilities	Substantial physical care, job training, physiotherapy and related effort	Substantial until independence achieved, then shallow
10. Psychiatric Out-Patients	Group homes	In areas close to treatment facilities	Substantial: drug therapy, counselling, peer support, job training	Substantial until independence achieved, then shallow
11. Physically Handicapped Adults	Equipped apartments; shared homes	In family neighbourhoods; close to rehabilitation centres	Significant: physiotherapy, emotional support; job training	Substantial to equip dwelling; significant until independence achieved
12. Elderly Adults	Shared homes	In familiar neighbourhoods	Periodic monitoring; crisis medical care; in later years, continuing medical care at ready	Nil to substantial

TABLE 12 - 2

DEGREE OF SUPPORT COMPARED WITH DEGREE OF NEIGHBOURHOOD RESISTANCE: BASIC APPROACHES TO HOUSING SUPPLY/ASSISTANCE

NEED GROUP	DEGREE OF SUPPORT REQUIRED	DEGREE OF NEIGHBOURHOOD RESISTANCE	BASIC APPROACH TO ASSISTANCE
1. Employed Youth at Minimum/Modest Wages	Low; periodic	Low to non-institutional forms	Integration; rental supplementation
2. Unemployed Youth	Significant but periodic	Low to moderate to non-institutional forms	Integration; rental supplementation
3. Single Students	Low to nil; periodic	Medium	Integration; on-campus facilities; student precincts
4. Young Offenders	Substantial; continuing	Strong to all forms of housing	Separation; close supervision; low numbers per location
5. Pregnant Teenagers	Significant; continuing	Moderate	Integration; low numbers per location; close supervision
6. Employed Single Adults	Low to nil; periodic	Low to nil	Integration; matching; help with search process
7. Adult Offenders	Substantial; should lead to independence	Strong to all forms of housing	Separation; close supervision; low numbers per location

NEED GROUP	DEGREE OF SUPPORT REQUIRED	DEGREE OF NEIGHBOURHOOD RESISTANCE	BASIC APPROACH TO ASSISTANCE
8. Alcohol and Drug Abusers	Substantial for intense periods; followed by substantial periodic support	Strong to most forms of housing	Separation; close supervision; low numbers per location except where medical treatment involved
9. Mentally Handicapped Adults	Substantial; continuing	Moderate to most forms of housing	Integration; close supervision; low numbers per location
10. Psychiatric Out-Patients	Substantial for initial periods; continuous monitoring following reentry to society	Medium	Some separation; low numbers per location; close supervision
11. Physically Handicapped Adults	Substantial to limited; continuous monitoring	Low to nil	Integration with compensating equipment and facilities; rental supplementation
12. Elderly	Limited to substantial; continuous monitoring	Low to nil	Integration with period health care; rental supplementation

prospects for all groups are gloomy, and the costs to the taxpayers will be astronomical if neighbourhood acceptance for singles living with family households or with other singles, or alone cannot be sustained.

12.4 Priorities and Timing for Implementation

There is much new information and there are many recommendations in this report. It will take time to absorb and to disseminate. Public debate and the involvement of both low-income singles and those who work with them will be essential.

A first priority for implementation, accordingly, is the wide dissemination of what has been learned about the problem and of potential solutions.

Two specific recommendations can be made in this regard:

- **that a public conference be held to discuss the findings, conclusions and recommendations in this report;**
- **that a short, easy-to-read booklet be developed and widely distributed on the subject of better housing for low-income singles.**

Protection is the number one priority of the tenant advocates and it requires careful attention to both legal detail and the practicalities of implementation.

A second step is therefore to form a tenant/landlord working group which will be able to address the details of protections for both groups simultaneously. The External Advisory Committee on Roomers, Boarders and Lodgers already constitutes the viable nucleus of such a group.

Many of the recommendations in this report have implications for municipal governments. The Association of Municipalities of Ontario and the mayors of larger cities will need to be drawn into the implementation process at a very early stage.

There are many smaller action recommendations in this report and several urgent ones relating to the homeless. Most are obvious. Several can be implemented on a trial run or pilot basis. Tc demonstrate its committment to this group, the Government should act on these right away. Such recommendations include appointment of a Provincial Co-ordinator for Services to the Homeless, extension of eligibility for Low-Rise Rehabilitation aid, development of a support services referral form for use by housing agencies, and others.

The Task Force received a number of expressions of interest from private developers who would be willing to enter the field of constructing housing for single persons. This report and these expressions of interest should be referred to the Building Industry Development Board and related staff for follow-up.

Priorities and timing for other aspects of the report will be set by the consultative process, the Legislative agenda, available funding, the available staff and competing priorities they face, etc. Real progress can be made within a year, but no one should expect that "Rome can be built in a day".

In the annex to this chapter, we have offered our views on desirable funding levels for each of the recommendations in the report as appropriate. We have also set out in more detail the plausible responsibilities, priorities, and timing for each and every recommendation.

12.5 Conclusion

Low-income single persons and the homeless are about the last definable groups to receive attention from society. Of course, among their numbers are many... the disabled, the elderly, battered women, and others, whose needs have risen from relative obscurity to the top of the public agenda in recent years.

We know from experience that giving people, for example, the physically disabled, an opportunity to flourish and to show their worth as human beings has enriched us all. Low-income singles can be fully contributing members of society... many are already.

We know from experience that pretending problems do not exist is not a successful method of making them go away. Giving rights to those who have few or none may not make for a neat or restrained society, but it is far preferable to a surface calm that belies a sullen discontent. Dire predictions that the advancement of a given low-status group would cause society to fly apart have always proven dead wrong. This is because it takes independent people, who have received equitable treatment, to make a truly stable and assured community.

Action on the needs of low-income single persons, including roomers, boarders and lodgers, calls for some political courage. They are rarely going to show-up on some pollster's list of public favorites for attention. They are rarely going to mobilize to vote in a block or to do many of the other things that typical "interest groups" do.

Action on their needs will have a social policy "pay off" and will be recognized for what it is by those who serve roomers and boarders. But the primary motivation for doing the kinds of things proposed in this report must be that it is right and just that they be done.

We believe the public of Ontario is aware and sophisticated; they will recognize both the practical need for action and the moral soundness of taking action. The courage is to begin and to persist until the results are felt.

TABLES ANNEXED TO CHAPTER TWELVE

WHICH HAS THE MOST IMPORTANT ROLE IN MEETING THE HOUSING NEEDS OF CANADIANS

	Rest of Ontario	Toronto
Government	23	28
Private Sector	65	63
Neither	*	*
Both	6	6
Other	*	*
Don't Know/ No Answer	5	3
Federal Government	18	17
Provinical Government	35	39
Municipal Government	33	34
None of the Above	2	3
Several of the above	5	5
Other	*	*
Don't Know/ No Answer	5	3

Source: Homes National, Summer, 1986

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
2.1 "Fact Book on Roomers, Boarders and Low-Income Single Persons."	Ministry of Housing	Publication	B	Publication of first volume in Spring, 1988 updating material in this report
2.2 Survey of Roomers and Boarders in Ontario	Ministry of Housing	Data collection and analysis	B	During 1987 for use in budget calculations for 1988/89
2.3 Rent-to-Income data: unattached individuals	Statistics Canada; Housing; CMHC	Data collection	C	June 1991, for use in 1992 and thereafter
2.4 Inclusion of roomers and boarders in "core need" calculations	CMHC; Housing	Data collection and analysis	A	January 1987, for use in 1987 social housing allocations by locality
2.5 Special housing allocation to enable municipalities to develop housing statements targeted at this group	Housing	Policy; Programming; Communication	B	March 1987, for use in 1987-88 fiscal year and 1988 municipal planning
2.6 Supplement present guidelines re: preparation of housing statements	Housing	Communication	A	May 1987, for guidance in 1988 programming
2.7 Additional material and special runs from 1986 Census on lodgers, occupants of larger rooming houses and permanent residents: hotels and motels	Housing	Data collection; analysis; publication	B	Autumn, 1987 for use in 1988 Fact Book (2.1 above)

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
2.8 Improve quality of hostel use data	Community and Social Services; Municipalities	Data collection	C	June 1987, target for basic training package; improvement in place for 1988 data
3.1 Exchange Program with other jurisdictions	Municipal Affairs; Housing	Learning experience	C	January 1988, target for first exchanges, with ad hoc arrangements until then
5.1 Accommodation Registry	Housing; Municipalities	Data collection	A	Spring 1987, for implementation Summer 1987; tied in with 5.2
5.2 Community service agency campaign to secure additional places for registry	Community Service Agencies; Municipalities	Advertising	A	January 1987, target for first advertisements
5.3 Operation of Minibus Shuttle	Community service agencies; Municipalities; Community and Social Services	New program	B	Pilot program for Winter 1987
5.4 Equipment for Shuttle	Housing	New program	B	Pilot program for Winter 1987
5.5 Preventative Custody	Solicitor General; Housing; Community and Social Services; Attorney General Health;	Legislation; police guidelines	A	April 1987, target for legislation, to take effect in September 1987
5.6 Capital-Financing Program for hostels	Housing	New program	A	February 1987, target for renovation and repair of existing facilities to start

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
5.7 Advance for homeless persons and resident of hostels to cover two month's rental payments.	Community and Social Services	Program modification	A	February 1987, for funding and guidelines to local welfare administrators
5.8 Memorandum to local welfare administrators re: "fixed address" requirements	Community and Social Services	Communication; policy	A	January 1987, for immediate application; workshops on welfare and homeless suggested for March 1987
5.9 Policy re: Provision of alternative accommodation for persons evicted from Public Housing projects	Housing: Ontario Housing Corporation	Policy; communication	B	January 1987, for immediate application
5.10 Allocations of 40 points for "Critical Housing" to any homeless applicant, whether or not they currently reside in a shelter	Housing: Ontario Housing Corporation	Policy; communication	A	January 1987, for immediate application; workshops for Local Authorities on the homeless suggested for March 1987
5.11 Greater involvement on part of local housing authorities re: problem of homeless	Housing: Ontario Housing Corporation	Policy; communication	B	See above 5.9, 5.10
5.12 Meeting of employer groups to consider employment for homeless persons	Industry, Trade and Technology; Ministry for Skills Development	Consultation; policy	B	April 1987, for specific actions by Autumn 1987 such as "job fairs" for homeless persons; employer advisories to association members, etc.
5.13 Local co-ordinator of services for homeless in each municipality having significant numbers	Housing; Community and Social Services	Organization; staffing	A	March 1987, for designation of coordinators in larger centres among existing staff

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
5.14 Establishment of a provincial unit for the homeless	Housing; Community and Social Services	Organization; staffing; New program; communication	A	January 1987, for start-up and modest funding available to respond to emergency situations
5.15 Emergency Homeless Program for Winter, 1987	Housing; Community and Social Services	Organization	A	January 1987, using above elements re: Co-ordinator and hostel renovation
6.1 Security of tenure: roomers and boarders	Attorney General; Housing	Legislative amendments; consultation; enforcement	A	Depends on consultation results; ideally should be introduced and passed by April 1987
6.2 Landlord and Tenant Courts	Attorney General; Housing	Legislative and administrative overhaul; constitutional amendment	B	Part of review of courts system as a whole; possible action in 1988-89
6.3 Review of current rules governing motel and hotel accommodation	Consumer and Commercial Relations; Attorney General	Policy review; consultation	C	Autumn 1987, for action in 1988
6.4 Exclusion of student residences from proposal changes to Landlord and Tenant Act	Attorney General	Legislative amendment; consultation	C	Part of package under 6.1
6.5 Protection for nursing home residents	Health; Attorney General	Legislative amendment; regulations; enforcement	A	Depends on rest of Nursing Home Act changes
6.6 Special attention to "care" accommodation during consultation leading up to security-of-tenure legislation	Attorney General; Housing	Wording of legislative amendment	B	Part of package under 6.1

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
6.7 Consultation with charitable hostel operators re: "barred list"	Community and Social Services	Policy; consultation	B	Part of package for homeless persons
6.8 Rooming and Boarding arbitrator for hostel occupancy disputes	Attorney General; Housing	Organization; staffing	C	Part of package under 6.12 below
6.9 Consultation with non-profit co-operative federations re: adequate appeal provisions for low-income singles	Housing	Consultation; policy	B	Related to pre-court arbitration package, 6.12
6.10 Amendment to Section 84 of Landlord and Tenant Act re: maximum security deposit on weekly tenancies	Attorney General; Housing	Legislative amendment; enforcement	C	Related to Landlord and Tenant Act package 6.1
6.11 Publicity Campaign re: new rights for roomers and landlords	Attorney General; Housing	Communication	A	Autumn 1987, following passage of legislative amendments
6.12 Pre-court arbitration for rooming and boarding accommodation	Attorney General	Policy; organization; stuffing; communication	B	Autumn 1987, following further definition of role
6.13 Amendment of Section 121 of Landlord and Tenant Act re: food	Attorney General	Legislative amendment	B	Related to Landlord and Tenant Act package 6.1

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
6.14 Bulletins concerning actions of tenants against tenants as permitted under Act	Attorney General	Communication; guidance to courts	C	Related to Landlord and Tenant Act package 6.1
6.15 Better indicators of usefulness of Landlord and Tenant Act in resolution of disputes and outcomes should be developed	Attorney General; Housing	Program evaluation; policy	B	Mid - 1987 for implementation in 1988: part of 6.17 evaluation
6.16 Clarification of police role in landlord/ tenant and tenant/ tenant disputes in rooming and boarding houses	Ontario Solicitor General; Ontario Police Commission	Policy; communication	A	Forms part of Landlord and Tenant Act package 6.1
6.17 Evaluation of Landlord and Tenant Act	Attorney General; Housing	Legislative overhaul	B	Mid - 1987 to mid - 1988 for action in 1989
6.18 Transfer of Responsibility for Landlord and Tenant Act to Ministry of Housing	Premier	Organization	C	Spring 1987, for conduct of Landlord and Tenant Act evaluation
6.19 Inclusion of food services within Rent Review	Housing	Legislative amendment	B	Introduced in Omnibus Bill to amend Landlord and Tenant Act and Residential Rent Regulation Act
6.20 Development of rooming/boarding registry	Housing	Organization; data collection; data access	A	Autumn 1987, for use in 1988

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
6.21 Arbitrators to rule on rent increases	Attorney General; Housing	Legislative amendment	B	Summer 1987, after legislation passed.
6.22 Application of "writ of possession" where a roomer or boarder evicted without cause	Attorney General	Communication; training	A	March 1987, for general use in 1987
7.1 Confirmation re: validity of security deposits for periodic tenancies	Attorney General; Housing	Policy	C	Mid-1987
7.2 Encouragement for direct payment of shelter component of welfare where necessary	Community and Social Services	Communication	B	March 1987-88 following consultation
7.3 Evaluation of delays re: eviction for non-payment of rent	Attorney General; Housing	Program evaluation	B	Mid-1987 to mid-1988 for action in 1989
7.4 Insurance program re: risks of rooming and boarding operations	Housing	New program	A	Consultation to begin in early 1987 in tandem with Landlord and Tenant Act changes (6.1)
7.5 Evaluation of delays re: evictions for cause	Attorney General; Housing	Program evaluation	A	Mid-1987 to mid-1988 for action in 1989
7.6 Use of court orders	Attorney General	Policy; communications	B	Spring, 1987
7.7 Courts of Justice Act amendments	Attorney General	Legislative amendment	B	Mid-1988 following report of Zuber study on courts
7.8 Legal aid for landlords	Attorney General	Policy; expanded funding	B	Spring 1987

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
7.9 Support for landlord education	Housing	Policy; funding	C	March 1987, after industry consultation
7.10 Co-operative property insurance	Consumer and Commercial Relations; Housing	Consultation; industry co-operation	B	March 1987, after industry consultation
7.11 Low-cost mortgage insurance	Housing	Policy; new program	B	Spring 1987, to help with security of tenure consultations, standards upgrading plans
8.1 Operating assistance program for landlords	Housing	New Program	B	Mid-1987, following consultation with industry re: program design
8.2 Singles housing foundation	Housing	New Program	A	Pilot in 1987 for 1990 fall program
8.3 Rental assistance program for low-income singles	Housing	New Program	A	Mid-1987, following consultation re: Social Assistance Review results
9.1 Province-wide licensing standard for rooming and boarding houses	Municipal Affairs; Housing	Consultation; policy; enforcement	A	Consultation to begin in April 1987, for implementation by mid - 1988
9.2 Province-wide minimum standard for physical safety and health	Housing; Municipal Affairs	Consultation; policy; enforcement	A	Consultation to begin in April 1987, for implementation by end of 1988

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
9.3 Inclusion of rooming and boarding accommodation: Municipal Building Profile Program	Housing	Program expansion	C	January 1987, for immediate implementation in provincial municipal negotiation
9.4 Financial assistance required for renovations to meet standards	Housing; CMHC	New program/program change	B	Could be done via changed criteria for Low Rise Building Rehabilitation Program in February/March 1987; otherwise will be delayed
9.5 Financial assistance to meet requirements of Ontario Fire Code	Housing; Solicitor General	New program	A	Could be done by targeting existing programs more or via a new program similar in terms to Convert-to-Rent
9.6 Municipal review applied to both vacant and occupied buildings under Rental Housing Protection Act	Housing; Municipal Affairs	Legislative amendment; policy	B	Oninbus will re: Landlord and Tenant Act 6.1 above
9.7 Conversion of single detached and attached dwellings to rooming houses without municipal review	Housing; Municipal Affairs	Legislative amendment	C	Part of long-term package post Rental Housing Protection Act
9.8 Inclusion of accommodation for low-income singles in rental housing preservation plan to follow on from Rental Housing Protection Act	Housing	Policy	A	As for 9.8
9.9 Consider rental housing preservation in context of urban change	Housing	Policy	B	As for 9.8

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
9.10 Extend Property Management Support Program	Housing	Program change	B	Spring 1987 to coincide with consultations re: insurance for property owners and operators
10.1 Limit scope of municipal occupancy standards to health and safety: no "unrelated persons" distinctions	Municipal Affairs	Legislative amendment; policy; communication	A	Summer 1987, along with Municipal Incentive Grants
10.2 Clarify means of enforcing occupancy standards	Municipal Affairs	Legislative amendment; policy; communication	B	As for 10.1
10.3 Develop policy re: sharing among low-income singles	Housing; Community and Social Services	Policy	B	Summer 1987, in relation to Social Assistance Review efforts
10.4 Purchase-leaseback of housing owned by elderly	Housing	Policy; New program	B	Summer 1987, for pilot program in 1988
10.5 Task Force on school conversion	Housing/Education	Policy; New program	B	Autumn 1987, for polot program in 1988
10.6 Convert-to-Rent Program to make separation between existing bedrooms and main family residence eligible renovations for interest-free loans	Housing;	Program change; funding expansion	A	March, 1987 for 1987-88 Fiscal Year
10.7 Convert-to-Rent Program to make addition of bed space eligible for loans	Housing	Program change; funding expansion	B	March 1987, for 1987-88 Fiscal year
10.8 Convert-to-Rent Program to encourage use of rooming accommodation for Rent Supplement purposes	Housing: Ontario Housing Corporation	Program change; funding expansion	B	March 1987, for 1987-88 Fiscal year

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
10.9 Expansion of Human Rights Code	Attorney General	Policy development; legislation	C	Summer, 1987.
10.10 Review of the literature and experience on the property value and other impacts of group homes and social housing	Housing; Municipal Affairs	Research; publication	C	June 1987, for publication in Autumn 1987
10.11 Municipal Incentive Grants	Housing; Municipal Affairs	New program	A	June 1987, for implementation beginning Autumn 1987
10.12 Provincial non-profit housing corporation	Housing	Organization	B	Late 1987, following review of current housing delivery organization
10.13 Purchase of condominium units	Housing	Program guideline	B	February 1987, following issuance of field instructions
10.14 Legal "bachelorettes"	Municipal Affairs; Housing	Building Code change; training	B	Summer 1987, following consultation
10.15 Condominiums on leased land	Consumer and Commercial Relations; Housing	Legislative amendment	B	Spring 1988, following technical study and consultation
10.16 Unit to promote development of institutional lands	Housing: Ontario Land Corporation	Organization; staffing; consultation	C	Autumn 1987, following industry consultation
10.17 Low-income singles under the age of 60 eligible to enter all types of social housing	Housing	Program change	A	March 1987, following consultation with social housing agencies
10.18 Conversion of senior citizen social housing to singles housing	Housing	Program and project change	C	Late 1987, following review of portfolio opportunities

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
11.1 Aftercare program for released Young Offenders	Skills Development; Community and Social Services; Housing	New Program	B	Introduction in 1989 following pilot phase in 1987-88
11.2 Offer of physical facilities to promote support service co-ordination	Housing: Ontario Housing Corporation	Program extension	B	January, 1987: a directive is all that is required
11.3 Inventory of supportive and care-related housing	Community and Social Services	Publication	C	Research in 1987-88 for publication by end of 1988
11.4 Integration of waiting lists for social housing	Housing; Housing agencies	Data base development	A	Target of July 1, 1987 should be adopted
11.5 Use of housing waiting lists as base for overall needs data base	Housing	Data base expansion	B	Testing in 1987 for full implementation in 1988
11.6 Private landlord referrals	Housing	New program	C	Testing in 1987-88 for introduction later in 1988
11.7 Training course for housing agency staff	Housing	Staff development	B	May 1987, repeated every year
11.8 Awards for local problem-solvers	Housing; Community and Social Services	Staff development	C	Introduced as part of homeless package in Spring, 1987
12.1 Housing Help Centres	Housing	New program	B	Regular funding in place by April, 1987
12.2 Agency agreements with municipalities	Housing	Organization	A	Review completed by end of 1987 for implementation in 1988 and 1989
12.3 Assurance that hardest-to-house are being reached	Housing	Audit -	A	Review completed by March 1988 for action in 1988-89

INITIATIVE	RESPONSIBILITY	ACTIVITY TYPE	PRIORITY	SUGGESTED TIMING/COMMENTS
12.4 Clarification of local housing roles	Housing	Audit	A	Review completed by end of 1987 for implementation in 1988 and 1989
12.5 Parkdale Action Group	Housing	Organization; program extension	B	Consultation completed by March 31, 1987; action group formed by May 1987
12.6 Arbitrator for Parkdale	Housing	New program	B	Consultation complete by March 31, 1987; appointment by July, 1987
12.7 Conference on Report	Housing	Public event communication	B	Target date of May 30, 1987 for conference; publication of report by September 1, 1987
12.8 Booklet on Report	Booklet	Publication	A	Completion for publication by February 15, 1987 as a target

FINANCIAL REQUIREMENTS FOR IMPLEMENTATION

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
2.1 "Fact Book on Roomers, Boarders and Low-Income Single Persons."	$ 0.1	Production of 5,000 copies @ $10.00 each plus data collection
2.2 Survey of roomers and boarders in Ontario	0.4	Survey of 2000 roomers $250,000, plus costs of analysis and publication
2.3 Rent-to-income data: unattached individuals	No added cost	Part of Census survey.
2.4 Inclusion of roomers and boarders in "core need" calculations	No added cost as such	Part of planning process; already paid for
2.5 Municipal housing statements on singles	1.0	50 municipalities receive an average of $20,000 each
2.6 Supplement to guidelines re: Municipal Housing Statements	.01	Cost of publication only; staff project
2.7 Special runs, 1986 Census, on lodgers.	.03	Standard Statistics Canada fees
2.8 Improve quality of hostel use data	.1	Payment of incentives to upgrade collection at source, train staff
3.1 Exchange program with other jurisdictions	.14	Airfare and living expenses for 20 municipal officials at $7,000 each

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
5.1 Accommodation Registry	.5	$25,000 a year for each of twenty registries in larger centres
5.2 Community service agency campaign to secure additional places for registry	.1	$5,000 a year for each of twenty registers
5.3 Operation of Minibus Shuttle	.6	Ten shuttle buses at $60,000 each for 5 months of year
5.4 Equipment for Shuttle	.2	Ten buses at $20,000 each for equipment
5.5 Preventative Custody	Within existing funds	Carried out on normal police rounds
5.6 Capital Financing Program for hostels	2.5	1000 places improved per year $2500 per place
5.7 Advance to homeless persons two month's rental payments	7.2 Cash flow	12,000 persons $600 each on average
5.8 Bulletin to local welfare administrators re: "fixed address"	Within existing funds	Mechanisms already in place
5.9 Policy re: alternative accommodation for persons evicted from Public Housing	Within existing funds	Housing Authority Staff already in place
5.10 40 points to any homeless applicant to Public Housing waiting list	No extra cost	Housing Authority Staff already in place

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
5.11 Greater involvement on part of Local Housing Authorities re: problem of homeless	Borne within existing budgets	Costs of local meetings, administrative co-ordination
5.12 Meeting of employer groups to consider employment for homeless persons	0.05	Costs of preparing documentation or employment opportunities for homeless, "job fair", etc.
5.13 Local Co-ordinator of services for homeless in each municipality having significant numbers	6.25	Additional administrative support expenses plus $500,000 for each large municipality and $100,000 for each smaller one as a contingency fund.
5.14 Establishment of a provincial unit for the homeless	.2	Additional administrative expenses plus one staff position and one support position
5.15 Emergency Homeless Program for Winter, 1987	See above	See above
6.1 Security of tenure: roomers and boarders	Costs of amendment process within existing funds	Additional costs are covered in court system and owner/operator protection items
6.2 Landlord and tenant courts	Not possible to calculate at present	Could be entirely funded by savings over District Court system
6.3 Review of current rules governing motel & hotel accommodation	.05	Research and consultation project
6.4 Exclusion of student residences from security of tenure	No cost per se	Cost already covered in university/college residence administration process

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
6.5 Protection for nursing home residents	Not possible to determine at present	Nursing home owners are willing, for substantial additional funds, to cover much more than improved protection against abuses
6.6 Special attention to "care" accommodation security of tenure	Costs of consultation borne within existing budgets	Not applicable
6.7 Consultation with charitable hostel operators re: "barred list"	Costs of consultation borne within existing budget;	Not applicable
6.8 Rooming and Boarding arbitrators involvement in hostel disputes	Costs borne within budget for arbitration	This would involve only a small portion of arbitration time
6.9 Consultation with non-profit co-operative federations re: adequate appeal provisions for low-income singles	Costs of consultation borne within existing budget	Not applicable
6.10 Amendment to Landlord and Tenant Act re: maximum security deposit on weekly tenancies	Costs borne within legislative change process as whole	Not applicable
6.11 Publicity Campaign re: new rights for roomers and boarders	1.0	Major publicity program targeted via some 200 groups plus daily newspapers and pamphlets

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
6.12 Pre-court arbitration for rooming and boarding accommodation	1.0	$100,000 per arbitrator in ten urban centres including salary, office, support services
6.13 Amendment of Section 121 of Landlord and Tenant Act re: food	No cost implications	Not applicable
6.14 Bulletins concerning actions of tenants against tenants as permitted under Act	.025	Included in overall information
6.15 Better indicators of usefulness of Act in resolution of disputes and outcomes should be developed	.25	Analysis of court cases
6.16 Clarification of police role in landlord/tenant and tenant/tenant disputes in rooming and boarding houses	Borne within existing police budgets	Cost impact difficult to forecast
6.17 Evaluation of Landlord and Tenant Act	1.5	Major research project involving extensive analysis of court cases and interviews, questionnaires, etc.
6.18 Transfer of responsibility for Landlord and Tenant Act to Ministry of Housing	Borne within existing budgets	Transfer of staff expertise may be needed
6.19 Inclusion of food services within Rent Review	Costs borne within Rent Review Budget	Cost impact of added item difficult to predict

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
6.20 Development of rooming and boarding registry	3.0 Average annually	Start-up costs will be high, then decline as basic system is maintained
6.21 Arbitrators to rule on rent increases		
6.22 Application of "writ of possession" in cases where a roomer or boarder evicted without cause	Costs borne within court system budgets	Hard to forecast additional costs
7.1 Confirmation re: validity of security deposits for periodic tenancies	.01	Advisory bulletin publication; part of overall information campaign
7.2 Encouragement for direct payment of shelter component of welfare where necessary	Borne within existing budgets	Involves a procedural change, not new funds
7.3 Evaluation of delays re: eviction for non-payment of rent	Part of budget for *Landlord and Tenant Act* evaluation	Research on case studies and court statistics
7.4 Insurance program re: risks of rooming and boarding operations	5.0 Cash flow (contingency)	Matching funds for industry and roomer premiums
7.5 Evaluation of delays re: evictions for cause	Part of budget for *Landlord and Tenant Act* evaluation	Research on case studies and court statistics

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
7.6 Use of court orders	Borne within existing court budgets	Very difficult to estimate added costs at this stage
7.7 Courts of Justice Act amendments	Borne within existing Attorney General policy budget	Very difficult to estimate added costs at this stage
7.8 Legal air for landlords	1.25	$25,000 additional for each of ten legal aid clinics and four new clinics established at $250,000 each
7.9 Support for landlord education	.35	Available on request for specific projects; not administrative funding for general purposes
7.10 Co-operative property insurance	Costs of consultation borne with in existing budgets	Cost of reinsurance cannot be calculated at present
7.11 Low-cost mortgage insurance	1.0 contingent liability	Given value of most buildings in default, costs of accepting risk should be low
8.1 Operating assistance program for landlords	7.0 annually for three years	20,000 units at $700 a year is outside exposure; probable take-up is 10,000 units at $700 a year

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
8.2 Singles Housing Foundations	Self-financing; 1.0 million start-up costs	Mix of rental supplements and occupant incomes available
8.3 Rental assistance program for low-income singles	32.9	97,000 eligible persons, of whom half apply, are assisted with rental costs up to $290 a month in order to ensure these do not exceed 40 percent of income
9.1 Province-wide licensing standard for rooming and boarding accommodation	18.4	$100 per unit per year net of license fees for all rooming and boarding accommodation (184,000 units)
9.2 Province-wide minimum standard for physical safety and health	Included in above	See above
9.3 Inclusion of rooming and boarding accommodation: Municipal Building Profile Program	.2	Modest expansion of program terms as required
9.4 Financial assistance for required renovations	2.5	A thousand units/beds spaces a year renovated at $2,5000 per unit/bed space
9.5 Financial assistance to meet requirements of Ontario Fire Code	2.0	$20,000 per building for 100 buildings a year

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
9.6 Municipal review be applied to both vacant and occupant buildings	Borne within existing review budgets	Not possible to calculate net impact
9.7 Conversion of single detached and attached residential dwellings to rooming houses without municipal review	Borne within existing zoning applications	Not possible to calculate net impact
9.8 Inclusion of accommodation for low-income singles in rental housing strategy	May be self-financing via tax system	Too early to tell cost of strategy not yet defined
9.9 Consider rental housing preservation in context of urban change	.1	Staff research and publications
9.10 Extend Property Management Support Program	.2	Training expansion
10.1 Limit scope of occupancy standards to health and safety: no "unrelated persons" distinctions	Costs borne within existing system	Should be cost reductions owning to reduced enforcement requirements
10.2 Clarify means of enforcing occupancy standards	No cost per se	May require legislation, and information program as part of normal Municipal Affairs operations

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
10.3 Develop policy re: sharing among low-income singles	Cannot be determined	Program design would likely seek to save money on rental allowances by paying front-end grant
10.4 Purchase-leaseback of housing owned by elderly	5.0 in equity	Program is intended to be self-financing; initial funds provide basis for revolving account
10.5 Task Force on school conversion	.2	Actual program activity to be self-financing
10.6 Convert-to-Rent Program to make separation between existing bedrooms and main family residence renovations eligible for interest-free loans	2.5	1000 units annually apply for assistance
10.7 Convert-to-Rent Program to make addition of bed space eligible for loans	2.5	500 units annually apply for assistance
10.8 Convert-to-Rent Program to encourage use of rooming accommodation for Rent	2.4	4000 units apply for an average of $50 a month in subsidy: difference between $250 affordable rent and $300 market rent per room

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
10.9 Human Rights Code extension	Not possible to calculate	Not clear how volume will be affected
10.10 Review of the literature and experience on the property value and other impacts of group homes and social housing	.05	Consultant research project and publication
10.11 Municipal Incentive Grants	15.0	15,000 units times $1,000
10.12 Provincial non-profit housing corporation	5.0 in equity	Corporation would use standard program instruments
10.13 Purchase of condominium units	No extra cost	Requires only acquisition guidelines
10.14 Legal "bachelorettes"	Costs borne within existing budget	Policy development and technical matter; ultimate cost savings due to reduced capital and operating requirements
10.15 Condominiums on leased land	Costs for legislation to be borne within existing budget	Cost savings possible due to increased land supply
10.16 Unit to promote development of institutional lands	0.2	Organization and promotional costs only

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
10.17 Low-income singles under the age of 60 eligible to enter all types of social housing	No net cost increase	Waiting list system limits intake
10.18 Conversion of senior citizen social housing to singles housing	2.5	Renovation cost for conversion
11.1 After care program for released Young Offenders	1.25	$2,500 a person for 500 participants
11.2 Offer of physical facilities to promote support service co-ordination	.025	Miscellaneous expenses related to meeting hospitality
11.3 Inventory of supportive and care-related housing	.05	Staff project coupled with publication
11.4 Integration of waiting lists for social housing	Costs borne within existing budgets	Should be cost savings due to reduced duplication of effort
11.5 Use of housing waiting lists as base for overall needs data base	2.0 one-time cost	40,000 waiting list entries times $50 per up date based on forms filled out as a part of normal operations
11.6 Private landlord referrals	0.1	10.800 roomers and boarders moving each year times $10 per form received from landlords
11.7 Training course for housing agency staff	0.075	$250 per person for 300 "front-line" agency staff
11.8 Awards for local problem-solvers	0.005	Small mementoes, plaques and awards dinner

INITIATIVE	FULL YEAR COST ($ millions)	ASSUMPTIONS
12.1 Housing Help Centres	1.25	Twenty-five centres at $50,000 each for staff & supplies; offices locally provided
12.2 Agency agreements with municipalities	Costs borne within existing funds	Municipal staff carry out functions formerly carried out by Housing Ministry staff
12.3 Assurance that hardest-to-house are being reached	Costs borne within budget for operations audit	Ministry staff carry out research with advocates, agencies
12.4 Clarification of local housing roles	Costs borne within budget for policy development	Cost savings should be obtained through greater efficiencies
12.5 Parkdale Action Group	0.2	Funds for support staff only; existing program funds to be used for specific improvements
12.6 Arbitrator for Parkdale	Borne within overally arbitration budget	See 6.12 above
12.7 Conference on Report	0.053	125 participants at $300 for basic costs plus travel assistance for half at $250
12.8 Booklet on Report	0.034	10,000 copies at $3.00 per copy plus 20 days of editorial work at $200 per diem

FINANCIAL REQUIREMENTS FOR IMPLEMENTATION

(cont)

One-time costs = $8.1 million

Annually recurring costs = $106.9 million at full-scale operation if all recommendations adopted.

Cash flow, contingency, and equity items have been excluded from these totals.

APPENDICES

LIST OF RECOMMENDATIONS

CHAPTER TWO

2.1 An annually-updated "Fact Book on Roomers, Boarders and Low-Income Single Persons" should be developed and published by the Ministry of Housing. This fact book should cover: numbers, age, sex, housing type, housing conditions, education, income, employment, occupation and relevant program data.

2.2 Accordingly, that the Ministry of Housing should carry out a survey of roomers and boarders in Ontario in order to determine with greater accuracy housing payments in relation to income, and support service needs.

2.3 The Government of Ontario, in co-operation with Canada Mortgage and Housing Corporation and other potential users, should approach Statistics Canada with a view to seeking the collection of rent-to-income data on a different basis in the 1991 Census. This should cover different living arrangements by type and should be based on the concept of a "shelter cost payment unit", to secure figures on all of those who must meet their own housing costs.

2.4 Roomers and boarders should be included in "core need" calculations for the allocation of Federal and provincial housing program funds using "unattached individual" and roomer and boarder survey data to determine the numbers in core need and local figures for these groups to the extent available. Roomers and boarders should be an integral part of government planning and programming in Ontario.

2.5 The Ministry of Housing should provide a special allocation under the Municipal Housing Statement Grants Program, to allow all municipalities with significant numbers of low-income single persons to develop housing statements specifically targeted to this group over the period 1987-1989.

2.6 Present guidelines on how to prepare such Housing Statements should be supplemented by providing a separate report on how to calculate the supply and housing needs of low-income single persons using available data and new local surveys.

2.7 The Ministry of Housing should approach Statistics Canada and commission additional published material and special runs from the 1986 Census on lodgers, occupants of larger rooming houses and permanent resident hotels and motels.

2.8 The Ministry of Community and Social Services should work with municipal authorities to improve the quality and timeliness of hostel use data as an indicator of the extent of and trends in homelessness. These figures should be published semi-annually.

CHAPTER THREE

3.1 In the course of its travels and contacts outside Ontario, the Task Force discovered that there are a number of cities in North America which have valuable experience to share. As well, it is clear that Ontario is at the "leading edge" of learning in several fields of social housing policy and operations. To take full advantage of this knowledge, it is recommended that the Ministry of Housing and the Ministry of Municipal Affairs develop an exchange program that will allow staff in Ontario municipalities to go and work for a three to six month period in other cities. Such a program should also assist with the expenses of bringing knowledgeable persons from other jurisdictions to work in Ontario municipalities.

CHAPTER FIVE

5.1 Every municipality in Ontario which has temporary hostel accommodation should also have, as a matter of course, a registry of available accommodation, funded by the Ministry of Housing and accessible to all agencies in regular contact with low-income and homeless persons.

5.2 An agreed community service agency in each municipality that has temporary accommodation should conduct an aggressive campaign to secure additional places for the registry; use of photos and individual in mass circulation daily and weekly newspapers should be tried on a pilot basis to secure additional living places.

5.3 An agreed community service agency in each municipality of substantial size that has temporary hostel accommodation should have a provincially-funded mini-bus, with radio, hot beverages and para-medical help on board, to transport homeless persons to an available shelter.

5.4 The Ministry of Housing should fund the equipment of rented or leased mini-buses for this purpose. The cost of operation should be an eligible item for Ministry of Community and Social Services funding to local welfare administration. A pilot program should be operated during the winter of 1987 to test this concept further.

5.5 The Ministry of Housing, the Ministry of Community and Social Services, the Ministry of the Attorney General, the Ministry of Health and the Ministry of the Solicitor General should co-operate to develop in detail a legislative basis for a form of preventive custody which does not involve formal charges and does not involve detention.

5.6 The Ministry of Housing should develop a capital-financing program to support non-profit charitable and municipal hostel renovation and construction, with physical criteria that facilitate successive changes of use as local needs change.

5.7 The Ministry of Community and Social Services should provide homeless persons and residents of hostels who are in need, with an advance to cover two month's rental payments, up to a maximum established in relation to available accommodation in each market area. This maximum amount should be adjusted annually to reflect housing market conditions across the province, and should be payable directly to a landlord where a check against fraud appears warranted.

5.8 The Ministry of Community and Social Services should issue a bulletin to local welfare administrators advising of the need to ensure that the requirement for a "fixed address" to allow home visits to be made is not a precondition to the receipt of welfare and must not be used as a reason to deny welfare.

5.9 The Ministry of Housing should develop and implement a policy of finding, within reason, alternative accommodation for those evicted from Public Housing projects.

5.10 The 40 points in the Public Housing point-rating system which are currently allocated for "critical housing requirements" should be given to any demonstrably homeless applicant, whether or not they currently reside in a temporary hostel.

5.11 In addition, Local Housing Authorities should be encouraged to participate fully in local efforts to prevent or respond to homelessness and should ensure that their various administrative requirements do not inadvertently exacerbate homelessness.

5.12 The Ministry of Industry, Trade and Technology, the Ministry for Skills Development and other relevant Ontario agencies should call together employer groups to devise solutions to employment for homeless persons. These should include special efforts to overcome the stigma associated with lack of a permanent address, or use of a hostel as an address.

5.13 The Minister of Housing, following consultation with the Minister of Community and Social Services, should designate a single local Co-ordinator for Services to the Homeless in each municipality which is experiencing significant numbers of homeless people. The Ministry should offer each of the designated co-ordinators access to a special multi-purpose fund which may be used for creating additional short-term hostel space; upgrading existing hostel space and related facilities; establishing a mobile unit or units to assist homeless persons in finding accommodation; paying incentives to private individuals and corporations who offer permanent spaces to homeless persons or families; creating registry of available spaces in private and social housing projects; advertising for additional living places to house the homeless; and developing, in conjunction with municipal authorities and the voluntary sector, long-term plans for the prevention of homelessness.

5.14 The Minister of Housing should create a small unit headed by a Provincial Co-ordinator for the Homeless, with a mandate from Cabinet to administer an Ontario fund for homeless persons and to act as a central support service to local Coordinators for Services to the Homeless.

5.15 An emergency program with additional funding on a contingency basis should be put in place by February 1, 1987 at the latest to address the needs of homeless persons during the winter of 1987, using existing techniques and improving local co-ordination to the extent feasible.

CHAPTER SIX

6.1 The Ministry of the Attorney General and the Ministry of Housing should cooperate to develop the idea of a special landlord and tenant court system further by mid-1987 for inclusion among changes to the Ontario court system.

6.2 Section 1 (e) of the Landlord and Tenant Act should be amended to read as follows: "tenant includes lessee, occupant, sub-tenant, under-tenant, roomer, boarder, lodger, and his and their assigns and legal representatives."

6.3 Section 1 (c) of the Landlord and Tenant Act and Regulation 547 should be amended to add the following classes of accommodation deemed not to be residential premises for purposes of the Act:

- private homes in which the owner is an occupant and which are accommodating four or fewer roomers, boarders or lodgers, regardless of physical arrangements;
- portions of hotels, motels or tourist homes which are occupied on a temporary or transient basis by tourists, business persons and other persons having a principal residence elsewhere, but not including rooms occupied as a principal residence for four months or more, which shall be deemed "residential premises".
- residence accommodation provided to students under the auspices of a university or college;
- living accommodation occupied by a person for penal, correctional, rehabilitative or therapeutic purposes, or for the purpose of receiving care;
- living accommodation established to shelter persons in temporary need.

6.4 The Ministry of Consumer and Commercial Relations and the Ministry of the Attorney General should review current rules governing motel and hotel accommodation in order to determine: (a) whether occupants of such accommodation have adequate recourse in the event of non-provision of service or provision of substandard service; (b) whether current protections against discrimination are adequate and effectively enforced; (c) whether present or future owners of such accommodation could be encouraged to offer it on a "last resort" basis to those who have been rejected by owners of accommodation under the Landlord and Tenant Act.

6.5 Wording along the lines of the above should be included in Section 1(c) of the Landlord and Tenant Act and Regulation 547. All other student accommodation should come under the Landlord and Tenant Act just as rooming and boarding accommodation does.

6.6 We support a code of rights to help protect nursing home residents as part of the revised Nursing Homes Act.

6.7 The Task Force recommends special attention in the consultation process leading up to Landlord and Tenant Act amendments to the definition of "care" accommodation and the possible concerns of those non-profit and private operators in a "grey area" with respect to inclusion or non-inclusion under the Act.

6.8 The Ministry of Housing and the Ministry of Community Services should consult with charitable hostel operators to ensure that consistent criteria are being used in barring persons from hostels and that these are not arbitrary or personalized in nature.

6.9 Legislation to create the position of rooming and boarding arbitrator, to be described shortly, should confer on the arbitrator the power to order individual hostels to revise barred-list criteria and the power to settle disputes between hostel applicants and hostel operators over occupancy matters.

6.10 The Ministry of Housing should consult with the non-profit cooperative federations in order to ensure that adequate provisions exist for appeal by single low-income persons being evicted; consideration should be given to providing for arbitration in these cases too.

6.11 Section 84 of the Landlord and Tenant Act should be amended to provide that in the case of weekly tenancies, the maximum security deposit is one week's rent.

6.12 The Task Force recommends that, following passage of amendments to the Landlord and Tenant Act, an extensive publicity campaign targeted to roomers, boarders and rooming and boarding-house owners be undertaken by the Ministry of Housing in cooperation with the Ministry of the Attorney General.

6.13 Local arbitrators should be appointed, funded by the Ministry of Housing for a three-year pilot program, with a mandate to resolve roomer and boarder disputes with landlords and with each other. The decisions of such arbitrators would be final and binding where both parties submit the dispute or where only one does so and the other does not object. Such arbitrators should be readily accessible to roomers, boarders and landlords through a single, widely-known local phone number and should have a ready capacity to secure emergency shelter as required, via the local Co-ordinator of Services to the Homeless.

6.14 Section 121 of the Landlord and Tenant Act should be amended to add explicitly the words "food, in the case of boarding accommodation" to Subsection (4)(a).

6.15 Through advisory bulletins and other means, it should be made clear that tenants may apply under Section 113(1) of the Landlord and Tenant Act for a court order for an abatement of rent or payment of compensation in the case of disruptive activities by another tenant.

6.16 More informative indicators of the application of the Landlord and Tenant Act to resolution of disputes, and the outcomes achieved, should be developed by the Ministry of the Attorney General and the Ministry of Housing in concert.

6.17 Whether via the Ontario Solicitor General, the Ontario Police Commission or other means, the role of the police in enforcement of the Landlord and Tenant Act should be clearly spelled out, particularly in relation to rooming and boarding accommodation. Other aspects of enforcement should form part of an evaluation of the Act to be described in the next Section.

6.18 A comprehensive evaluation of the Landlord and Tenant Act should be undertaken by the Ministry of Housing in conjunction with the Ministry of the Attorney General, with the aim of introducing reforms in 1988 to reflect what has been learned over the previous thirteen years of experience with this Act.

6.19 The Premier of Ontario should consider the idea of moving formal responsibility for the Landlord and Tenant Act to the Ministry of Housing, where its effects can be assessed along with all other housing interventions.

6.20 Food services should be included within the scope of rent review... A rooming and boarding accommodation registry should be developed and maintained for every municipality of significant size where there is such accommodation to be found... consideration should be given to having the arbitrators proposed above rule on disputes over rental increases, following the same rules as Ministry of Housing staff.

6.21 The capacity under Section 113 (1)(6) of the Landlord and Tenant Act should be used to secure a "writ of possession" from a judge where a roomer or boarder has been evicted without notice or cause.

CHAPTER SEVEN

7.1 Whether through a court reference, an advisory bulletin, or an amendment to Section 84(1) of the Landlord and Tenant Act, the validity of security deposits in the form of a last week's or month's rent should be confirmed in relation to periodic tenancies.

7.2 The Ministry of Community and Social Services should encourage local welfare administrators to consider direct payment of the shelter component wherever a persistent problem of arrears or non-payment has arisen.

7.3 The evaluation of the Landlord and Tenant Act proposed in Chapter Six should include examination of actual experiences with the delay mechanisms provided prior to eviction for non-payment of rent.

7.4 The Task Force recommends that the Minister of Housing invite representatives of the rooming and boarding industry to form a working group which will further detail this proposed program and offer to match industry and roomer/boarder premiums to create a total initial fund of up to $10.0 million.

7.5 An in-depth evaluation of the Landlord and Tenant Act should address the issue of delays under Section 113 concerning eviction for violent, unhealthy or illegal behavior as a top priority.

7.6 Legal aid clinics should examine carefully the circumstances of proposed challenges to eviction by those who clearly have been disruptive or have carried on illegal activities, etc. They should and consider as a matter of clinic policy whether regularly contesting such evictions will serve well the cause of justice for roomers and boarders as a whole. They may also wish to take note of the practice of certain landlords who deliberately bring in people likely to be disruptive in order to help depopulate a building for their own ends.

7.7 The Ministry of the Solicitor General and other bodies as necessary should issue clear guidelines to all police forces in Ontario on the enforcement of provisions of the Landlord and Tenant Act in rooming and boarding houses, as there seems to be neither such guidelines nor clarity on how police should conduct themselves at the moment.

7.8 The Ministry of the Attorney General should publicize the opportunity to seek interlocutory injunctions or mandatory orders from District Courts to address problems of tenant disturbances or landlord denial of services as well as other significant problems which require rapid response.

7.9 The Courts of Justice Act of Ontario should be amended to provide basic rules to the courts for granting orders in situations of landlord/tenant conflict.

7.10 The Ministry of the Attorney General should indicate to the Clinic Funding Committee established under Section 149 of the Legal Aid Act that at least one centre of expertise in landlord and tenant, property management and related matters from a property owner perspective is eligible for funding in each community where there are significant numbers of small-scale rental property owners. Such a person or persons may be on the staff of existing clinics or may be established in a new clinic for the purpose, with an appropriate Board of Directors. Such a person or persons may conduct general legal education programs for property owners, and also as the need arises, operate on a free or a fee-for-service basis to provide individual advice and representation.

7.11 The Ministry of Housing should earmark some funds to assist owners of rooming and boarding accommodation to learn about and to respond to the Government's initiatives in this field. Conferences, educational workshops, pamphlets, video tapes and other such specific projects should be eligible for shared funding; contributions in kind from the property owners should be recognized for purposes of sharing.

7.12 The Ministry of Housing should work in cooperation with the Ministry of Consumer and Commercial Relations to assess the full extent of difficulties that rooming and boarding house operators have in obtaining fire, comprehensive liability and property insurance.

7.13 A co-operative scheme among property owners, with provincial reinsurance, should be explored with these operators in detail and adopted prior to the end of 1987.

7.14 The Government of Ontario via the Ministry of Housing should enter into an arrangement with Canada Mortgage and Housing to secure NHA mortgage insurance at a nominal rate for rooming and boarding accommodation where:

- o private owners are engaged in upgrading the quality of accommodation; or
- o private owners wish to sell their operations to non-profit housing corporations for continued management; or
- o private owners wish to sell their buildings to other persons or corporations which will sign a contract to upgrade the property and maintain it as a rooming or boarding operation for at least 10 more years.

CHAPTER EIGHT

8.1 The Ministry of Housing should introduce an operating assistance program for owners of rooming, boarding and lodging accommodation, providing up to $1,500 per unit per year, based on demonstrated losses. This should take form of a forgivable loan written off at the end of each year that criteria are met.

8.2 The Ministry of Housing should establish a working group of suppliers and users of rooming and boarding accommodation to develop in detail the concept of a non-profit foundation in each locality to contract for adequate private housing of this type, to place clients, to assure standards, and to look after management as necessary.

8.3 The Ministry of Housing should develop a housing allowance or Rental Assistance Program for single persons in need, to cover the cost of bringing their shelter payments down to a maximum of 40 percent of their income.

8.4 The Ministry of Housing should develop a rental assistance program for low-income singles in Ontario who pay more than 40 percent of their income for rent. A rent cutoff of between $200 and $290 should be selected, depending on the prevailing rents in different market areas. All single individuals currently below the poverty line, that is, approximately $10,000 per year, should be eligible, including persons currently on social assistance and those who are working.

CHAPTER NINE

9.1 The Province should explore a fundamentally different approach toward rooming house regulation with both the Association of Municipalities of Ontario and owner/operator representatives. This would include: (a) a province-wide licensing standard for all rooming and boarding houses with special provisions for specific types of care where provided; (b) an amnesty for all current operations which are illegal, giving such owner/operators two years in which to enter a new province-wide regulatory scheme enforced by municipal inspectors; (c) provision of incentives to meet the new standard using a combination of program eligibility, contractual arrangements, and self-regulation measures described here and in Chapters Seven and Eight.

9.2 The Ministry of Housing should consult with the Association of Municipalities of Ontario, landlord and Federal representatives to agree on a strategy for meeting minimum physical safety and health standards in rooming houses across Ontario, including: (a) a province-wide minimum standard, enforced by municipal inspectors; (b) a phased, ten-year plan for enforcement and renovation in addition to continue responses to specific complaints; (c) financial assistance for renovation through either or both of the Low-Rise Rehabilitation Program or the Residential Rehabilitation Assistance Program.

9.3 The Low-Rise Rehabilitation Program operated by the Ministry of Housing should be extended to rooming and boarding-houses.

9.4 The Ministry of Housing should ensure that the rooming and boarding stock is included under the Municipal Building Program and give it special attention because of the more elusive nature of data on this stock.

9.5 Financial assistance should be provided to rooming house owners/operators using low interest or interest free loans, geared to their cash flow, to meet the new Ontario Fire Code requirements. A block-by-block plus complaints approach is essential for such a program in order to ensure that illegal as well as legal rooming-houses are included.

9.6 In the case of existing rooming houses, the requirement for municipal review under the provision of Bill 11 should apply whether the building is vacant or occupied.

9.7 We recommend that following the passage of Landlord and Tenant Act amendments and other legislation to grant roomers equal status with tenants, consideration should be given to permitting single detached and attached forms of rental residential property of any size to be converted to rooming houses without the necessity of municipal review.

9.8 The Ministry of Housing should include accommodation for low-income singles in the strategy for rental housing preservation which follows on from Bill 11. In developing this strategy, new supply of various kinds and changes in the composition of housing needs should be given close attention. The problem should not be defined strictly as a matter of preserving what is there in its current form and use.

9.9 The Ontario government should consider what is to follow on from the Rental Housing Protection Act within the context of a policy on urban change in the province, including trends in household formation, living arrangements and community services as they affect single persons.

9.10 The Property Management Support Program should be extended to owners/operators of rooming and boarding accommodation, with initial emphasis on management of tenant relations, building maintenance, and the regulatory framework of rooming and boarding houses.

CHAPTER TEN

10.1 Section 31 of the Planning Act should be amended to:

- limit the scope of municipal occupancy standards to matters of health and safety and specifically prohibit a distinction in such standards between related and unrelated adult persons;
- clarify the mechanisms to be used in enforcing occupancy standards.

10.2 The Ministry of Housing should offer a grant to each person who agrees to take in a person in need of $250 per person/space offered. (This amount would be over and above the market rent for the room paid by the applicants who are accepted.) A registry of roomers should be created to permit credit checks and personal histories of prospective roomers; these checks would be carried out by a non-profit singles housing foundation in each municipality, funded by the Ministry of Housing. Persons who agree to have their rooms listed with the registry would have the final selection from among several applicants who meet criteria they have specified. Pregnant teenagers and students should be particular target populations for the "provide a room" campaign accompanying this program.

10.3 The Ministry of Housing should develop further the concept of incentives for sharing among low-income singles and purchase-leaseback arrangements for acquiring older homes from the elderly for future use as social housing.

10.4 The Minister of Housing should approach the Minister of Education and local Boards of Education to establish a Task Force on School Conversion which will accelerate the process of reusing school sites for housing, including singles housing, based on a provincial guarantee of funds and/or lands and buildings should a future need for educational facilities arise, after closure of a school.

10.5 The Convert-to-Rent Program should be modified in the following ways:

- to make separation fire walls and separate entrances between existing bedrooms or some existing bedrooms and a main family residence eligible for interest-free loans up to $2500, including separate bathroom facilities;
- to make addition of a bedroom or of bedrooms behind separation walls and with separate facilities including at least a bathroom and a kitchenette, eligible for up to $2500 per bedroom, to a maximum of $5000 per dwelling;
- to encourage use of such accommodation for Rent Supplement purposes where the owner is willing, giving them a choice of several prospective occupants.

10.6 The Ministry of the Attorney General should explore ways in which the current Human Rights Code provisions to counter discrimination against people on social assistance might be strengthened.

10.7 The Ministry of Housing and the Ministry of Municipal Affairs should co-operate to produce and publish a comprehensive and readable review of the literature and experience on the property value and other impacts of group homes and social housing.

10.8 The Ministry of Housing should initiate a Municipal Incentive Grants program which will pay $1,000 per unit or bedroom for the following changes:

- a zoning change to permit rooming house accommodation in an area from which it was previously excluded;
- a procedural change to permit packaging of small projects of social housing to be treated as one development;
- a procedural change to accelerate consideration of social housing, group home and rooming house conversions, e.g., through modifications of the manner in which surrounding residents are notified, to obtain genuinely positive as well as negative reaction from those contacted.

10.9 The Ministry of Housing should develop the following program techniques for generating a supply of new affordable singles housing:

- a provincial non-profit corporation to operate as a developer of last resort;
- regular purchase of reasonably-priced condominium units as part of the social housing stock, to be administered under management contract with the appropriate condominium corporation;
- creation of a legal form of the "bachelorette" unit.

10.10 The Ministry of Housing, the Ministry of Municipal Affairs and the Ministry of the Attorney General should co-operate to bring forward early amendments to The Condominium Act and other legislation as required to facilitate condominium tenure on and the use of air rights over leased land. The Ministry of Housing should prepare an information program for the development industry on how to make use of this new capability once it has been passed by the Legislature.

10.11 The Ministry of Housing should establish a small unit of people familiar with the land development business, aided by a panel of experts in the real estate and development industry, to assist churches, school boards and other organizations in putting together affordable or mixed-income singles housing projects.

10.12 Low-income singles under the age of 60 should be eligible to enter public housing projects, non-profit projects, and co-operative projects without the necessity of being in a special needs category. They should be assessed on the point-rating system and entered on the waiting list as any other group might be.

10.13 The Ministry of Housing should explore ways to convert some present senior citizen projects which are obsolescent, or which can be vacated by offering more attractive alternatives to seniors, to housing for single persons in need.

CHAPTER ELEVEN

11.1 Ministry of Skills Development and the Ministry of Housing should develop a program of "after care" and counselling, including residential placement as required, to help avoid a vicious cycle in which young people return to the corrections system through lack of support and employment opportunities.

11.2 ... provincial programs should be structured to reward co-operation, a comprehensive perspective on client needs, information-sharing among agencies, and early identification of both failures in treatment/services and of need groups "falling between the cracks".

11.3 Housing agencies should do their part to reward co-operative efforts to provide combined support services by:

- o taking the initiative in causing local dialogue to happen when it appears different agencies are not talking to one another;
- o offering physical facilities such as offices, meeting rooms, recreation centres, etc. which can promote an interagency effort;
- o persistently calling for case management and other integrative methods in any policy councils to which they are invited or of which they form an automatic part.

11.4 The Minister of Community and Social Services should assemble a comprehensive inventory of all supportive and care-related housing in the province.

11.5

- o that the "housing needs data base" which exists in the form of waiting lists for social housing should be expanded into an across-the-board needs data base, and shared widely among all agencies concerned;
- o that private landlords be made an integral part of the referral process, by providing completed occupant needs forms on a fee-for-service basis;
- o that all housing agency staff who have face-to-face dealings with prospective tenants should receive an orientation in needs identification and problem diagnosis.

11.6 The Province should create a system of awards for people specifically paid to "cut through red tape" in securing assistance for hardship cases, e.g. case managers, arbitrators, and housing help centres. Public recognition should also be given to those who voluntarily go beyond their job descriptions to attend to people in situations of obvious deep need.

CHAPTER TWELVE

12.1 The Ministry of Housing should fund as a regular program the establishment of "housing help" centres in neighbourhoods and communities where the greatest need exists across Ontario. Wherever possible these centres should be co-located with health, recreational and other community-based agencies that have established administrative structures and offices. The housing help workers should operate on an outreach or detached basis until it is clear that those in greatest need have been found and served, and rotated across areas in need as the numbers of "hard-to-house" decline.

12.2 The Ministry of Housing should review its current structure for field delivery of programs in order to: (a) see whether agency agreements with municipalities or CMHC branches could be used to make programs such as Convert-to-Rent more efficient and convenient to access; (b) see whether adequate assurances exist where local delivery now exists that "worst-off-first" and "outreach" principles are being followed; (c) see whether the respective roles of Local Housing Authorities, municipal non-profit corporations, private non-profit corporations, and non-profit co-operatives can be clarified and streamlined from a client perspective.

12.3 The Minister of Housing should consult with the Mayor of Toronto in order to create a Parkdale Roomers and Boarders Action Group. Staff for this group should be seconded from each of the relevant agencies to detail and implement a comprehensive package of programs, block-by-block, to "turn around" the conditions in that neighbourhood. Depending on how well such an action group or team works in Parkdale, it should be considered for other areas where similar conditions exist and a clear need to "break the vicious circle" is to be found.

12.4 The Ministry of Housing should consult with different interests involved in the Parkdale community leading to the early appointment of a provincially-funded arbitrator to help resolve landlord-tenant and tenant-resident disputes prior to court action.

12.5 Two specific recommendations can be made in this regard:

- that a public conference be held to discuss the findings, conclusions and recommendations in this report;
- that a short, easy-to-read booklet be developed and widely distributed on the subject of better housing for low-income singles.

COMMITTEES

External Advisory Committee*

William Aykler, President, Aykler Real Estate, Toronto.

Michael Blazer, Community Legal Worker, Metro Tenants Legal Services, Toronto.

Fred Braida, President, Carlton Inn, Toronto.

Matt Certisimo, Ontario Federation of Students

Pat Capponi, Parkdale Activity and Recreation Centre, Toronto.

Helen Cooper, Alderman, City of Kingston.

James Hoffman, President, Group 35 Engineering, Toronto.

John Hogan, Roomers Association, Toronto.*

David Kardish, Housing Coordinator, Regional Municipality of Ottawa-Carleton.

Lynn Morrow, Housing Coordinator, Community Services Department, Metropolitan Toronto.

Ianthie Ruel, President, After Care Residential Association, Toronto.

Bob Yamashita, Project Manager, Housing Department, City of Toronto.

Technical Advisory Committee

Earl Berger, Vice President, Environics Research Group Ltd., Toronto

Bob Bonner, Deputy Commissioner of Buildings, Department of Buildings and Inspections, City of Toronto.

Carl Brewer, General Manager, J. T. Lynch, Toronto.

Phil Brown, Senior Researcher, Research Division, Canada Mortgage and Housing Corporation, Ottawa.

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* On August 11, 1986, the External Advisory Committee was reconstituted as an Advisory Committee to the Minister of Housing and will be reporting to the Minister early in 1987.

** Resigned, July 23, 1986.

Cassie Doyle, Director of Policy, City of Ottawa Non-Profit Housing Corporation, Ottawa.

Michael Feldman, President, Metro Toronto Singles Housing Corporation, Toronto.

John Robinson, Coordinator, Housing and Department of Community Development, City of Hamilton.

Dallard Runge, Coordinator, Business Planning and Analysis, Ontario Region, Canada Mortgage and Housing Corporation, Toronto.

Nancy Sidle, Community Occupational Therapy Associates, Toronto.

Ed Starr, President, The Starr Group, Willowdale.

Patricia Streich, Assistant Professor of Geography, Queen's University, Kingston.

Interministerial Advisory Committee

Doug Beecroft, Counsel, Policy Development Division, Ministry of the Attorney General, Toronto.

Judy Richter, Manager, Community Corrections Branch, Ministry of Correctional Services, Toronto.

John Duggan, Assistant Deputy Minister, Operations, Ministry of Correctional Services, Toronto.

Gerry Fitzpatrich, Policy Coordinator, Office of Local Planning Policy, Ministry of Municipal Affairs, Toronto.

Susan Goodman, Policy Advisor, Corporate Planning and Evaluation Branch, Ministry of Housing, Toronto.

Debi Mauro, Director, Mental Health Operations, Ministry of Health, Toronto.

Ted Moses, Policy Analyst, Family Support and Income Maintenance, Ministry of Community and Social Services, Toronto.

Michele Noble, Assistant Deputy Minister, Family Services and Income Maintenance, Ministry of Community and Social Services, Toronto.

Crom Sparling, Director, Housing Policy and Program Development Branch, Ministry of Housing, Toronto.

Linda Tennant, Assistant Director, Community Mental Health Services, Ministry of Health, Toronto.

PERSONS MAKING PRESENTATIONS AT THE TASK FORCE HEARINGS

July 7th, 1986 - Kingston

1. Margaret Cole, Kingston Friendship Homes.*
2. Helen Cooper, Alderman, City Hall.
3. Brian Howell, Family Counselling.
4. James Hughes, Queen's Alma Mater Society, Queen's University.
5. Larry Leafloor, Chairman, Supportive Housing Network.
6. John McCabe, Working Committee for Emergency Shelter.
7. Jill Wylie, Supportive Housing Network of Kingston.*

July 8th, 1986 - Hamilton

1. Reverend R. W. A. Burridge, Owner, Lodging Houses and Hotel.*
2. Maggie Fischbuch, Community Legal Worker, McQuesten Legal and Community Services.*
3. Brian Hikley, Alderman, City Hall.
4. Kevin Huych, Vice President, McMaster Student's Union, McMaster University.*
5. Don Sloboda, Regional President, Ontario Long-Term Residential Care Association.
6. Lucille Yates, Residence Director, Hamilton YWCA Residence.*

Notes: Some presentations were made by groups of individual roomers.

* Where an oral presentation was accompanied by a written brief an asterisk was then used.

July 9th, 1986 - London

1. Sheila Davenport, Chairperson, Housing Committee, London Urban Resources Centre.*

2. Jack Hardy, Staff Lawyer, London Legal Clinic.*

4. Jack Hardy, Southwest Association of Legal Clinics.*

3. Bob Wright, Vice President, Western University Student's Council, University of Western Ontario.*

July 10th, 1986 - Windsor

1. Jack Boyer, Director, Property and Housing Department.

2. Paul Dalrymple, The Salvation Army.

3. Dana Howe, Director, Social Services Department, City of Windsor.*

4. Tom Thomas, President, Ontario Long-Term Residential Care Association.

5. Michael Waters, Legal Assistance of Windsor.

July 21st, 1986 - Ottawa

1. Robert Armstrong, Friend of roomers.

2. Beth Brown, Students Association, Carleton University, Fred Gloger, Ontario Public Interest Research Group (Carleton).*

3. Richard Ray, President, Anita Granger, Vice President, Maggie Mac Duff, Second Vice president, Desmond Taylor, Treasurer, Cumberland/Somerset Roomer's Association.*

4. E.M. Dewitt, Landlord.

5. Rebecca Fogel, Roomer.

6. Mary Garret, Federation of Ottawa-Carleton Tenants Association.*

7. Mac Harb, Alderman, City of Ottawa.*

8. Ann McCormick, Ottawa Council for Low Income Support Services.

9. Ed McGibbon, Roomer.

July 21st, 1986 - Ottawa (cont)

10. Dorothy O'Connell, Housing Help, Dalhousie Health and Community Services.

11. Robert A. Player, Commissioner for Housing, City of Ottawa.

12. Denise Sauter, Roomer.*

13. Mira Shane, Association of Centretown Tenants.

14. John Sherwood, Roomer.

15. Sylvia Sioufi, Student Housing Federation, University of Ottawa, Kevin Sullivan, Ontario Public Interest Group.*

16. Nancy Smith, Alderman, City Hall, City of Ottawa.

July 22nd, 1986 - Oshawa

1. Barbara M. Black, Executive Director, Social Planning Council of Ajax/Pickering.*

2. Warren Briggs, Social Service Department, Adult Protective Service Division, Family Counselling Division, Oshawa City Hall.*

3. Garry H. Cubbitt, Director of Social Services, Regional Municipality of Durham.

4. Ron Dancey, Administrator of General Welfare, Regional Social Services Administration of General Welfare.*

5. Linda Dionne, Alderman City of Oshawa, Chairman, Task Force on Housing.*

6. Bill Fry, John Howard Society.

7. Edward Goerz, Executive Director, Hostel Services (Durham Region) Inc.*

8. Joyce Kilin, Executive Director, Auberge-Sedna Women's Shelter and Support Services.

9. Peggy Ridgeway, Canadian Mental Health Association.

July 23rd, 1986 - Toronto

1. David Aird, Executive Director, Viking Houses.*
2. Dave Balfour, Landlord.
3. Kevin Banks, Ryerson Polytechnical Student Union, Ryerson Polytechnical Institute.
4. Rob Barrett, York Community Services.
5. Brian Burch, Roomer.*
6. Mr. Boru, Roomer.
7. David Brown, Roominghouse Owner.
8. Dianna Capponi, Nellie's Hostel.
9. Ruth Crommond, St. Christopher House.
10. Rosie Fannon, Parkdale Contingent.
11. Bernie German, Toronto Union of Unemployed Workers.
12. Margaret Gittens, Neighbourhood Legal Services.
13. Carmel Hili, Christian Resource Centre, Regent Park.
14. Larry Kerr, Parkdale Contingent.
15. Diana King, Coordinator, Scarborough Housing Assistance and Placement Education for Singles.*
16. Jean-Michel Komarnicki, Campus Co-op Residence Inc.
17. Steve Lane, Roomers' Association.
18. John Mallory, Parkdale Contingent.
19. Eleanor Mahoney, Coalition for the Protection of Roomers and Boarders.*
20. Michael McArb, Roomers' Association.
21. Bruce McCormick, City of Toronto Planning and Development Department, Zoning & Official Plan Division.*
22. Michael Melling, Representative, Parkdale Tenants' Association.
23. Micheal Meraw, Roomers' Association.

July 23rd, 1986 - Toronto (cont)

24. Brendon J. Morgan, Deputant, Parkdale Community Legal Services.*

25. Bill Morris, Federation of Metro Tenants Association.

26. Rudy Mumm, Good Shepherd Refuge.

27. Mr. Ragibur, Landlord.

28. Leslie Robinson, Roomers' Association.

29. Vicki Sanders, House Rights.*

30. Adam Silavs, Roomer.

31. Ian George Sutherland, Rooming-house Owner/Operator.*

32. Zoltan Szoboszloi, Roomer.

33. Micheal Tegtmeyer, Roomer.

34. Diane Urquhart, Toronto Union of Unemployed Workers.

July 24th, 1986 - Waterloo

1. Mathew Erikson, Vice Presidnet of University Affairs, Federation of Students, Housing Committee, University of Waterloo.*

2. Marjorie Mank, Executive Director, Canadian Mental Health Association Waterloo Region.*

3. Dorothy McKnight, Coordinator, Discovery Group.

4. Mrs. Orser, Roominghouse Owner.

5. Diane Ritza, Community Support Worker, House of Friendship.*

6. Larry Skoog, Waterloo Region Community Legal Services.*

7. Tom Slomke, Planning Director, City of Waterloo.*

8. Alderman Brian Turnbull, Chairman of the Student Housing Task Force.

August 6th, 1986 - Sudbury

1. Marion Beauregard, Bridges to Community Living, North Bay.*
2. Reverend Bourn, Freedom Place Mission.
3. Harold Duff, Social Services Department.
4. Ian Fript, North Bay Tenants' Association.
5. Erin Hickey, Liaison, Crisis Housing Liaison.*
6. Shawn Hopkins, Children's Services Coordinating and Advisory Group for the District of Sudbury and Manitoulin.*
7. Peter E. Peterson, Director, Susan Sapin, Staff Lawyer, Nipissing Legal Clinic, North Bay.*

August 7th, 1986 - Sault Ste. Marie

1. Desmond Beck, Unemployed Workers Council.
2. Judy Cooper, John Howard Society.
3. Gerry Duffy, Director of Development, City of Sault Ste. Marie.*
4. Mayor Faratesi, City of Sault Ste. Marie.
5. Mary Josz, Family Service Centre.

BRIEFS SUBMITTED LATER TO THE TASK FORCE

Kingston

1. Joanne McAlpine Sudac, Kingston Interval House.
2. Rudolph Cox, Chairman, The Working Committee on Supportive Services for the Housing of Ex-Psychiatric Patients.
3. Jill Wylie, Chairperson, Social Action Committee, Canadian Mental Health Association, Kingston Branch.

Hamilton

1. Glenda Laws, Department of Geography, McMaster University.
2. Shane Watson, Executive Director, Dundurn Community Legal Services.
3. Ruth Halstead, Publicity Co-ordinator, Co-operative Federation of Hamilton.
4. Beverly Schmidt, Roomer.
5. Robert N. Wilson, Boarder.
6. Patrice Noe Johnson, Regional Clerk, Office of the Clerk, The Regional Municipality of Hamilton-Wentworth.
7. Jackie Oake, Roomer

London

1. London Housing Registry, "Presentation to the Task Force on Roomers and Boarders".
2. The Editors, The London Free Press.
3. R. M. Carson, Director Environmental Health Division, Middlesex-London District Health Unit.

Windsor

1. Tom Tomas, President, Ontario Long Term Residential Care Association, Windsor and Essex County.

Ottawa

1. Bonny Sherman, Roomer.
2. Gilbert Sarazin, Roomer

Oshawa

1. Ed Walker, Secretary, The Housing coalition of Durham Region.
2. Elizabeth Lowe, Canadian Mental Health Association, Durham Branch.

Toronto

1. Klaus R. Schell, Owner, Home for Special Care.
2. John Howard Society of Metropolitan Toronto.
3. After Care Residential Association
4. Students' Administrative Council, University of Toronto.
5. M. Khan, Owner, Rooming House.
6. Dolores Blonde, President,, Ontario Social Development Council.
7. Paul Robinson, Roomer.
8. M. Tegtmeyer, Roomer.
9. Ron Kanter, Metro Councillor, and Nadine Nolan, Ward 5.
10. Joan Yeo, Concerned citizen.
11. L. Hucho, Tenant.
12. David Blank, Roomer.
13. S. Lerner, Owner, Rooming House.

Waterloo

1. Rob Deyman, Policy Planner, Secretary, Waterloo Student Housing Task Force.
2. Ronald Eydt, Warden of Residences and Director of Housing, University of Waterloo.

Waterloo (cont)

3. Marnie Morrow, Community Support Worker, K-W Counselling Services.

4. Sybil Frenette, Senior Planner, Department of Planning and Development, City of Kitchener.

5. Elizabeth Kwan, Vice President External, Central Student Association, University of Guelph,

Sault Ste. Marie

1. Desmond Beck, Manager, The Unemployed Workers Council Help Centre.

Sudbury

1. Rev. J. Samarin, Jesus' Temple of the Upper Room.

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SOURCES OF CHARTS IN THE TEXT

Most of the charts provided in the text relate directly to statistics which are referenced in the body of the document by footnotes. However, for greater certainty, the precise sources for each of the charts and tables are given below.

CHART/TABLE	SOURCE(S):
TABLE 2 - 1	1971 Census of Canada, Catalogue No. 93-712, p. 85-14; 1976 Census of Canada, Catalogue No. 93-810, p. 47-14; Unpublished data commissioned by Ministry of Housing from Statistics Canada for 1981.
CHART 2 - 1	Unpublished data on "Non-Economic Family Persons" commissioned by Canada Mortgage and Housing Corporation; "lodgers" in this case are defined as non-economic family persons living with economic families.
TABLE 2 - 2	Task Force calculations from Statistics Canada, Income Distributions by Size in Canada, 1985, Catalogue No. 13-206, p. 19.
CHART 4 - 1	Statistics Canada, Population Projections for Canada, Provinces and Territories, 1984-2006, Catalogue No. 91-520.
CHART 4 - 2	As above.
TABLE 4 - 1	David K. Foot, Housing in Ontario: A Demographic Perspective. Toronto: Commission of Inquiry into Residential Tenancies, 1986, pp. 193 and 213.
TABLE 4 - 2	Statistics Canada, Employment, earnings and hours, Catalogue No. 72-002 and Statistics Canada The Consumer Price Index, Catalogue No. 62-001.

CHART/TABLE	SOURCE(S):
TABLE 4 - 3	Task Force calculations from Statistics Canada, Population Projections for Canada, Provinces and Territories, 1984-2006, Catalogue No. 97-520 using proportions of unattached individuals to population from Income Distributions by Size in Canada, Catalogue Nos. 13-206 and 13-207 and Ontario population for June, 1981 from Canadian Statistical Review, Catalogue No. 11-003E.
TABLE 4 - 5	Task Force calculations from Statistics Canada, Income Distributions by Size in Canada, 1981 and 1985, Catalogue Nos. 13-206 and 13-207 and Population Projections, Catalogue No. 91-520.
CHART 6 - 1	Task Force Survey of Landlords in Ontario, Question 27.
CHART 6 - 2	Task Force Survey of Landlords in Ontario, Question 17.
CHART 8 - 1	Task Force Survey of Landlords in Ontario, Question 7.
CHART 8 - 2	Task Force Survey of Landlords in Ontario, Question 34.
TABLE 8 - 1	Special run from Task Force Survey of Landlords in Ontario, Questions 29 and 34.
CHART 8 - 3	Task Force Survey of Landlords in Ontario, Question 40.
CHART 8 - 4	Task Force Survey of Landlords in Ontario, Question 34.
CHART 8 - 5	Social Planning Council of Metropolitan Toronto, Living On the Margin.
CHART 8 - 6	Task Force Survey of Landlords, Question 18.

CHART/TABLE	SOURCE(S):
TABLE 8 - 2	Statistics Canada, *Income Distributions by Size in Canada, 1985*, Catalogue No. 13-206. Actual numbers calculated by Task Force.
TABLE 8 - 3	Calculations by Task Force. No special data required.
TABLE 8 - 4	Eligible persons from Statistics Canada, *Income Distributions by Size in Canada, 1985*, Catalogue No. 13-206 and *1981 Census of Canada*.
CHART 10 - 1	*1981 Census of Canada*, Catalogue No. 93-842, pp. 4 - 1 to 4 - 2.